

## AcceleratorPlus®

Effective 8/21/2023

			10-Year	14-Year				
Fixed Rate	No Charge		4.50%	4.50%				
			10-Year	14-Year				
			Cap Rates	Par Rates	Spread Rates	Cap Rates	Par Rates	Spread Rates
<b>Balanced Asset 10 Index™</b>	One-Year Point-to-Point	No Charge		105%			110%	
	One-Year Point-to-Point Spread and Par	No Charge		200%	5.50% <sup>2</sup>		205%	5.50% <sup>2</sup>
	Two-Year Point-to-Point Spread and Par <sup>7</sup>	No Charge		230%	5.00% <sup>2</sup>		235%	5.00% <sup>2</sup>
		Charge <sup>1</sup>		270%	5.00% <sup>2</sup>		275%	5.00% <sup>2</sup>
<b>Balanced Asset 5 Index™</b>	One-Year Point-to-Point	Charge <sup>1</sup>		285% <sup>3</sup>			290% <sup>3</sup>	
	One-Year Point-to-Point Spread and Par	No Charge		215% <sup>3</sup>	0.00% <sup>4</sup>		290% <sup>3</sup>	1.25% <sup>4</sup>
	Two-Year Point-to-Point <sup>7</sup>	Charge <sup>1</sup>		375% <sup>3</sup>			380% <sup>3</sup>	
	Two-Year Point-to-Point Spread and Par <sup>7</sup>	No Charge		320% <sup>3</sup>	0.00% <sup>5</sup>		330% <sup>3</sup>	0.00% <sup>5</sup>
<b>Barclays Trailblazer Sectors 5 Index</b>	Two-Year Point-to-Point <sup>7</sup>	No Charge		280% <sup>3</sup>	0.00% <sup>6</sup>		285% <sup>3</sup>	0.00% <sup>6</sup>
		Charge <sup>1</sup>		325% <sup>3</sup>	0.00% <sup>6</sup>		330% <sup>3</sup>	0.00% <sup>6</sup>
<b>BlackRock Market Advantage</b>	One-Year Point-to-Point	No Charge		<b>155%</b>			<b>160%</b>	
	Two-Year Point-to-Point <sup>7</sup>	No Charge		<b>220%</b> <sup>3</sup>	<b>0.00%</b> <sup>5</sup>		<b>225%</b> <sup>3</sup>	<b>0.00%</b> <sup>5</sup>
<b>GS Global Factor Index</b>	One-Year Point-to-Point	No Charge		205%			210%	
		Charge <sup>1</sup>		270% <sup>3</sup>			275% <sup>3</sup>	
	Two-Year Point-to-Point <sup>7</sup>	Charge <sup>1</sup>		350% <sup>3</sup>			355% <sup>3</sup>	
	Two-Year Point-to-Point Spread and Par <sup>7</sup>	No Charge		300% <sup>3</sup>	0.00%		310% <sup>3</sup>	0.00%
<b>S&amp;P 500®</b>	One-Year Declared Rate on Gain	No Charge	7.25%			7.50%		
		Charge <sup>1</sup>	9.50%			9.75%		
	One-Year Monthly Point-to-Point	No Charge	3.00%			3.10%		
		Charge <sup>1</sup>	3.85%			3.85%		
	One-Year Point-to-Point	No Charge	9.50%			9.75%		
	Charge <sup>1</sup>	12.75%			13.00%			
	One-Year Point-to-Point Par	Charge <sup>1</sup>		50%			50%	

<sup>1</sup>The current rider charge is 1.25%

<sup>2</sup>Guaranteed to always be 10% or less

<sup>3</sup>Guaranteed to always be 100% or greater

<sup>4</sup>Guaranteed to always be 4% or less

<sup>5</sup>Guaranteed to always be 3.5% or less

<sup>6</sup>Guaranteed to always be 5% or less

<sup>7</sup>Not available in New Hampshire

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## AcceleratorPlus® continued

Effective 8/21/2023

			10-Year		14-Year	
			Rider Fee	Roll-Up Rate	Rider Fee	Roll-Up Rate
<b>Guaranteed Minimum Withdrawal Benefit<sup>1</sup></b>	Standard	Age 0-75	1.15%	5.00%	1.15%	5.00%
		Age 76+	1.15%	5.00%	1.15%	5.00%
	Lite	Age 0-75	1.15%	5.00%		
		Age 76+	1.15%	5.00%		
			10-Year	14-Year		
<b>Premium Bonus</b>	Standard	Age 0-75		<b>9.00%</b>	<b>10.00%</b>	
		Age 76+		<b>6.00%</b>	<b>7.00%</b>	
	Lite	Age 0-75		<b>7.00%</b>		
		Age 76+		<b>5.00%</b>		

<sup>1</sup>Income Base, subject to state variations, is equal to the greater of:

- Premiums paid in the first contract year growing at 5% annual compound rollup; or
- Lesser of premiums paid in first year minus withdrawals multiplied by the Premium Factor OR Total Account Value less premiums after the first contract year multiplied by the Performance Multiplier.



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## F&G Safe Income Advantage®

Effective 8/22/2023

Fixed Rate		No Charge		1.50%	
		Cap Rates	10-Year Par Rates	Spread Rates	
<b>Balanced Asset 5 Index™</b>	One-Year Point-to-Point	Charge <sup>1</sup>	110%		
	One-Year Point-to-Point Spread and Par	No Charge	75%	2.00% <sup>2</sup>	
	Two-Year Point-to-Point	Charge <sup>1</sup>	115%		
	Two-Year Point-to-Point Spread and Par	No Charge	100%	2.00% <sup>2</sup>	
<b>BlackRock Market Advantage</b>	One-Year Point-to-Point	No Charge	40%	0.00%	
	Two-Year Point-to-Point	No Charge	55%	0.00%	
<b>S&amp;P 500®</b>	One-Year Declared Rate on Gain	No Charge	1.75%		
	One-Year Monthly Index Average	No Charge	2.00%	100% <sup>3</sup>	
	One-Year Monthly Point-to-Point	No Charge	1.00%	100% <sup>3</sup>	
	One-Year Point-to-Point	No Charge	2.00%	100% <sup>3</sup>	
			<b>Rider Fee</b>	<b>Roll-Up Rate</b>	
<b>Guaranteed Minimum Withdrawal Benefit</b>			1.15%	7.20%	

<sup>1</sup>The current rider charge is 1.25%

<sup>2</sup>Guaranteed to always be 10% or lower

<sup>3</sup>Guaranteed to always be 100% or greater

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## FG AccumulatorPlus®

Effective 10/6/2023

			7-Year	10-Year				
Fixed Rate	No Charge		4.50%	4.50%				
			7-Year	10-Year				
			Cap Rates	Par Rates	Spread Rates	Cap Rates	Par Rates	Spread Rates
<b>Barclays Trailblazer Sectors 5 Index</b>	Two-Year Point-to-Point	No Charge		<b>315%<sup>2</sup></b>	0.00% <sup>3</sup>		<b>320%<sup>2</sup></b>	0.00% <sup>3</sup>
		Charge <sup>1</sup>		<b>355%<sup>2</sup></b>	0.00% <sup>3</sup>		<b>360%<sup>2</sup></b>	0.00% <sup>3</sup>
<b>GS Global Factor Index</b>	One-Year Point-to-Point	Charge <sup>1</sup>		<b>290%<sup>2</sup></b>			<b>295%<sup>2</sup></b>	
	One-Year Point-to-Point Spread and Par	No Charge		<b>230%<sup>2</sup></b>	0.00% <sup>4</sup>		<b>235%<sup>2</sup></b>	0.00% <sup>4</sup>
	Two-Year Point-to-Point	Charge <sup>1</sup>		<b>385%<sup>2</sup></b>			<b>390%<sup>2</sup></b>	
	Two-Year Point-to-Point Spread and Par	No Charge		<b>345%<sup>2</sup></b>	0.00% <sup>5</sup>		<b>350%<sup>2</sup></b>	0.00% <sup>5</sup>
<b>S&amp;P 500®</b>	One-Year Declared Rate on Gain	No Charge	<b>7.75%</b>			<b>7.75%</b>		
		Charge <sup>1</sup>	<b>9.50%</b>			<b>9.75%</b>		
	One-Year Monthly Index Average	No Charge	<b>12.50%</b>			<b>13.00%</b>		
		Charge <sup>1</sup>	<b>17.50%</b>			<b>18.00%</b>		
	One-Year Monthly Point-to-Point	No Charge	3.00%			3.00%		
		Charge <sup>1</sup>	<b>3.95%</b>			<b>4.00%</b>		
One-Year Point-to-Point	No Charge	<b>10.50%</b>			<b>10.75%</b>			
	Charge <sup>1</sup>	<b>14.00%</b>			<b>14.25%</b>			
One-Year Point-to-Point Par	Charge <sup>1</sup>			50%			<b>55%</b>	

<sup>1</sup> The current rider charge is 1.25%.

<sup>2</sup> Guaranteed to always be 100% or greater

<sup>3</sup> Guaranteed to always be 5% or lower

<sup>4</sup> Guaranteed to always be 4.25% or lower

<sup>5</sup> Guaranteed to always be 4% or lower

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## FG Flex Accumulator®

Effective 10/6/2023

Fixed Rate	<i>No Charge</i>		4.00%		
			Cap Rates	10-Year Par Rates	Spread Rates
<b>Balanced Asset 10 Index™</b>	One-Year Point-to-Point	<i>No Charge</i>		<b>115%<sup>5</sup></b>	
	Two-Year Point-to-Point Spread and Par	<i>No Charge</i> <i>Charge<sup>1</sup></i>		<b>225%<sup>6</sup></b> <b>255%<sup>8</sup></b>	4.00% <sup>4</sup> 4.00% <sup>4</sup>
<b>Barclays Trailblazer Sectors 5 Index</b>	Two-Year Point-to-Point	<i>No Charge</i> <i>Charge<sup>1</sup></i>		<b>305%<sup>2</sup></b> <b>345%<sup>2</sup></b>	0.00% <sup>3</sup> 0.00% <sup>3</sup>
	Two-Year Point-to-Point	<i>No Charge</i> <i>Charge<sup>1</sup></i>		<b>240%<sup>2</sup></b> <b>270%<sup>2</sup></b>	0.00% <sup>7</sup>
<b>S&amp;P 500®</b>	One-Year Monthly Point-to-Point	<i>No Charge</i> <i>Charge<sup>1</sup></i>	2.75% 3.60%		
	One-Year Point-to-Point	<i>No Charge</i>	<b>9.50%</b>		
	One-Year Point-to-Point Spread and Par	<i>No Charge</i> <i>Charge<sup>1</sup></i>		<b>50%</b> <b>60%</b>	3.00% <sup>4</sup> 3.00% <sup>4</sup>

<sup>1</sup> The current rider charge is 1.25%

<sup>2</sup> Guaranteed to always be 100% or greater

<sup>3</sup> Guaranteed to always be 5% or lower

<sup>4</sup> Guaranteed to always be 10% or lower

<sup>5</sup> Guaranteed to always be 20% or greater

<sup>6</sup> Guaranteed to always be 50% or greater

<sup>7</sup> Guaranteed to always be 3.5% or lower

<sup>8</sup> Guaranteed to always be 75% or greater

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## FG Power Accumulator®

Effective 8/22/2023

			7-Year	10-Year		
Fixed Rate	No Charge		4.25%	4.25%		
			7-Year	10-Year		
			Par Rates	Spread Rates	Par Rates	Spread Rates
<b>Balanced Asset 10 Index™</b>	One-Year Point-to-Point	No Charge	<b>115%</b>		<b>120%</b>	
	Two-Year Point-to-Point Spread and Par	No Charge	215%	<b>3.50%<sup>1</sup></b>	220%	<b>3.50%<sup>1</sup></b>
<b>Balanced Asset 5 Index™</b>	One-Year Point-to-Point	No Charge	<b>220%</b>		<b>225%</b>	
		Charge <sup>2</sup>	<b>280%<sup>3</sup></b>		<b>285%<sup>3</sup></b>	
	Two-Year Point-to-Point	Charge <sup>2</sup>	<b>375%<sup>3</sup></b>		<b>380%<sup>3</sup></b>	
	Two-Year Point-to-Point Spread and Par	No Charge	<b>330%<sup>3</sup></b>	0.00% <sup>4</sup>	<b>335%<sup>3</sup></b>	0.00% <sup>4</sup>
<b>BlackRock Market Advantage</b>	One-Year Point-to-Point	No Charge	<b>160%</b>		<b>165%</b>	
		Charge <sup>2</sup>	<b>205%<sup>3</sup></b>		<b>210%<sup>3</sup></b>	
	Two-Year Point-to-Point	No Charge	<b>235%<sup>3</sup></b>	0.00% <sup>6</sup>	<b>240%<sup>3</sup></b>	0.00% <sup>6</sup>
		Charge <sup>2</sup>	<b>265%<sup>3</sup></b>		<b>270%<sup>3</sup></b>	
<b>iShares Core S&amp;P 500 ETF® (IVV)</b>	One-Year Point-to-Point	No Charge	<b>60%</b>		<b>60%</b>	
	Two-Year Point-to-Point Spread and Par	No Charge	75%	<b>3.00%<sup>5</sup></b>	75%	<b>3.00%<sup>5</sup></b>
<b>iShares Gold Trust® (IAU)</b>	One-Year Point-to-Point	No Charge	50%		50%	
<b>iShares MSCI EAFE ETF® (EFA)</b>	One-Year Point-to-Point	No Charge	<b>55%</b>		<b>55%</b>	
	Two-Year Point-to-Point Spread and Par	No Charge	85%	5.00% <sup>1</sup>	90%	5.00% <sup>1</sup>
<b>iShares US Real Estate ETF® (IYR)</b>	One-Year Point-to-Point	No Charge	<b>50%</b>		<b>50%</b>	
	Two-Year Point-to-Point Spread and Par	No Charge	70%	<b>3.00%<sup>1</sup></b>	75%	<b>3.00%<sup>1</sup></b>

<sup>1</sup>Guaranteed to always be 10% or lower

<sup>2</sup>The current rider charge is 1.25%

<sup>3</sup>Guaranteed to always be 100% or greater

<sup>4</sup>Guaranteed to always be 4% or lower

<sup>5</sup>Guaranteed to always be 15% or lower

<sup>6</sup>Guaranteed to always be 3.5% or lower

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# FGNY Index-Choice®

Effective 3/8/2023

## Fixed Rate

3.00%

## 10-Year Cap Rates

### S&P 500®

One-Year Monthly Index Average

7.25%

One-Year Monthly Point-to-Point

2.25%

One-Year Point-to-Point

7.00%

## Premium Bonus

2.00%

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# Performance Pro®

Effective 9/8/2023

## Fixed Rate

3.25%

		Cap Rates	10-Year Par Rates	Spread Rates
<b>Balanced Asset 5 Index™</b>	One-Year Point-to-Point		190%	
	Two-Year Point-to-Point	Charge <sup>1</sup>	325% <sup>2</sup>	
	Two-Year Point-to-Point Spread and Par		280% <sup>2</sup>	0.00% <sup>3</sup>
<b>Barclays Trailblazer Sectors 5 Index</b>	Two-Year Point-to-Point		250% <sup>2</sup>	0.00% <sup>4</sup>
<b>BlackRock Market Advantage</b>	Two-Year Point-to-Point		200% <sup>2</sup>	0.00%
<b>GS Global Factor Index</b>	One-Year Point-to-Point		185%	
	Two-Year Point-to-Point	Charge <sup>1</sup>	320% <sup>2</sup>	
	Two-Year Point-to-Point Spread and Par		275% <sup>2</sup>	0.00% <sup>5</sup>
<b>Gold Commodity</b>	One-Year Point-to-Point	8.50%		
<b>S&amp;P 500®</b>	One-Year Monthly Point-to-Point		2.35%	
	One-Year Point-to-Point		7.50%	
	Two-Year Point-to-Point		15.50%	
	Three-Year Point-to-Point		23.00%	
			<b>Rider Fee</b>	<b>Roll-Up Rate</b>
<b>Guaranteed Minimum Withdrawal Benefit</b>			0.10%	2.75% <sup>6</sup>
<b>Premium Bonus</b>	Standard	Age 0-75		15.00%
		Age 76+		9.00%
	Lite	Age 0-75		11.00%
		Age 76+		6.00%

<sup>1</sup> The current rider charge is 1.25%.

<sup>2</sup> Guaranteed to always be 100% or greater

<sup>3</sup> Guaranteed to always be 3.5% or lower

<sup>4</sup> Guaranteed to always be 5% or lower

<sup>5</sup> Guaranteed to always be 4% or lower

<sup>6</sup> There is an add-on rate that is on top of the roll-up rate.

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## Prosperity Elite®

Effective 11/14/2022

		7-Year			10-Year			14-Year		
Fixed Rate	<i>No Charge</i>	5.25%			5.25%			5.25%		
		Cap Rates	7-Year Par Rates	Spread Rates	Cap Rates	10-Year Par Rates	Spread Rates	Cap Rates	14-Year Par Rates	Spread Rates
<b>Balanced Asset 5 Index™</b>	One-Year Point-to-Point	<i>No Charge</i>	<b>245%</b>			<b>250%</b>			<b>255%</b>	
	Two-Year Point-to-Point	<i>No Charge</i>	<b>365%<sup>1</sup></b>	0.00% <sup>2</sup>		<b>370%<sup>1</sup></b>	0.00% <sup>2</sup>		<b>375%<sup>1</sup></b>	0.00% <sup>2</sup>
		<i>Charge<sup>3</sup></i>	<b>380%<sup>1</sup></b>			<b>385%<sup>1</sup></b>			<b>390%<sup>1</sup></b>	
<b>Barclays Trailblazer Sectors 5 Index</b>	Two-Year Point-to-Point	<i>No Charge</i>	<b>320%<sup>1</sup></b>	0.00% <sup>4</sup>		<b>325%<sup>1</sup></b>	0.00% <sup>4</sup>		<b>330%<sup>1</sup></b>	0.00% <sup>4</sup>
<b>GS Global Factor Index</b>	One-Year Point-to-Point	<i>No Charge</i>	<b>235%</b>			<b>240%</b>			<b>245%</b>	
	Two-Year Point-to-Point	<i>No Charge</i>	<b>350%<sup>1</sup></b>	0.00% <sup>5</sup>		<b>355%<sup>1</sup></b>	0.00% <sup>5</sup>		<b>360%<sup>1</sup></b>	0.00% <sup>5</sup>
		<i>Charge<sup>3</sup></i>	<b>360%<sup>1</sup></b>			<b>365%<sup>1</sup></b>			<b>370%<sup>1</sup></b>	
<b>Gold Commodity</b>	One-Year Point-to-Point	<i>No Charge</i>	<b>14.50%</b>		<b>14.75%</b>			<b>15.00%</b>		
<b>S&amp;P 500®</b>	One-Year Declared Rate on Gain	<i>No Charge</i>	<b>9.00%</b>		<b>9.25%</b>			<b>9.50%</b>		
	One-Year Monthly Index Average	<i>No Charge</i>	<b>13.50%</b>		<b>13.75%</b>			<b>14.00%</b>		
	One-Year Monthly Point-to-Point	<i>No Charge</i>	<b>3.60%</b>		<b>3.60%</b>			<b>3.75%</b>		
	One-Year Point-to-Point	<i>No Charge</i>	<b>12.00%</b>		<b>12.25%</b>			<b>12.50%</b>		

<sup>1</sup>Guaranteed to always be 100% or greater

<sup>2</sup>Guaranteed to always be 3.5% or lower

<sup>3</sup>The current rider charge is 1.25%

<sup>4</sup>Guaranteed to always be 5% or lower

<sup>5</sup>Guaranteed to always be 4% or lower

## Prosperity Elite® continued

Effective 11/14/2022

			Income Base Bonus	7-Year Rider Fee	Roll-Up Rate	Income Base Bonus	10-Year Rider Fee	Roll-Up Rate	Income Base Bonus	14-Year Rider Fee	Roll-Up Rate
<b>Guaranteed Minimum Death Benefit</b>	Enhancement Package	<i>Simple Interest</i>		0.60%	4.00% <sup>3</sup>		0.60%	4.00% <sup>3</sup>		0.60%	4.00% <sup>3</sup>
	Protection Package	<i>Simple Interest</i>	18.00% <sup>5</sup>	0.60%	4.00% <sup>3</sup>	18.00% <sup>5</sup>	0.60%	4.00% <sup>3</sup>	18.00% <sup>5</sup>	0.60%	4.00% <sup>3</sup>
		<i>Compound Interest</i>	18.00% <sup>5</sup>	0.60%	<b>7.00%<sup>4</sup></b>	18.00% <sup>5</sup>	0.60%	<b>7.00%<sup>4</sup></b>	18.00% <sup>5</sup>	0.60%	<b>7.00%<sup>4</sup></b>
			Income Base Bonus	7-Year Rider Fee	Roll-Up Rate	Income Base Bonus	10-Year Rider Fee	Roll-Up Rate	Income Base Bonus	14-Year Rider Fee	Roll-Up Rate
<b>Guaranteed Minimum Withdrawal Benefit</b>			18.00% <sup>5</sup>	0.90% <sup>2</sup>	<b>7.00%</b>	18.00% <sup>5</sup>	0.90% <sup>2</sup>	<b>7.00%</b>	18.00% <sup>5</sup>	0.90% <sup>2</sup>	<b>7.00%</b>
			<b>7-Year</b>			<b>10-Year</b>			<b>14-Year</b>		
<b>Premium Bonus<sup>1</sup></b>	Standard Protection	<i>Age 0-70</i>	4.00%			6.00%			7.00%		
		<i>Age 71+</i>	3.00%			3.25%			3.75%		
	Standard Enhancement	<i>Age 0-70</i>	2.00%			3.00%			4.00%		
		<i>Age 71+</i>	1.25%			1.50%			2.25%		
	Lite Protection	<i>Age 0-70</i>	4.00%			5.00%					
		<i>Age 71+</i>	3.00%			2.50%					
Lite Enhancement	<i>Age 0-70</i>	2.00%			2.00%						
	<i>Age 71+</i>	1.25%			1.25%						

<sup>1</sup> Vesting bonus unless otherwise noted.

<sup>2</sup> The optional Protection Package includes two riders, each with their own separate charge. Both riders are required when purchasing the Protection Package.

<sup>3</sup> Simple interest lump sum payment

<sup>4</sup> Compound interest benefit paid out over 5 years, for issue ages 71+ benefit will be paid over 10 years.

<sup>5</sup> Income Base Bonus applies to one of two benefit base calculations and may not apply; please see brochure and/or statement of understanding for additional information.

"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.

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

F&G is the marketing name for Fidelity & Guaranty Life Insurance Company of New York issuing insurance in New York. Life insurance and annuities issued by Fidelity & Guaranty Life Insurance Company of New York, New York, NY.

In New York, FGNV 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.

F&G annuities are insurance products not guaranteed by any bank nor are they insured by FDIC, NCUA/NCUSIF, the Federal Government or any agency. They may lose value. There is no bank or credit union guarantee, and they are not a deposit. They may be offered only by a licensed insurance agent.

#### **Disclosure for Performance Pro**

A fixed indexed annuity is intended for retirement or other long-term needs. It is intended for a person who has sufficient cash or other liquid assets for living expenses and other unexpected emergencies, such as medical expenses. A fixed indexed annuity is not a registered security. 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.

The provisions, riders and optional additional features of this product have limitations and restrictions, may have additional charges and may not be available in all states.

All interest crediting options may not be available in all states. Two-year indexed interest crediting options are not available in NH.

Applicable indexed interest is credited at the end of the indexed term. Amounts withdrawn (including amounts paid as a death benefit) before the end of an indexed term will not receive indexed interest for that indexed term.

Surrender charges and a Market Value Adjustment may apply to withdrawals. An MVA may increase or decrease the surrender value. Withdrawals and distributions of taxable amounts are subject to ordinary income tax and, if made prior to age 59 ½, may be subject to an additional 10% federal income tax penalty. Withdrawals reduce the account value and death benefits.

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.

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

#### **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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