



Experience
the Power of
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Thinking

FG Guarantee-Platinum® Interest rates

FG Guarantee-Platinum is a single premium, fixed deferred annuity featuring a competitive interest rate guarantee for a fixed time frame.

Effective November 2, 2023

Fixed rate¹	3-Year	5-Year	7-Year
	5.70%	5.85%	5.90%

Additional benefits of FG Guarantee-Platinum® multi-year guaranteed annuity (MYGA):

- Tax-deferred interest growth earned for the duration of the guarantee period²
- Penalty-free withdrawals of interest earned throughout the contract³
- MYGAs are free from market risk

Contact us today for more information!

¹Rates are not guaranteed and subject to change at any time at the sole discretion of F&G prior to new annuity issuance.

²When you take a payment and make a withdrawal, ordinary income tax will apply to the interest earned.

³Withdrawals in excess of the accumulated interest on the annuity will be subject to surrender charges and market value adjustment (MVA).

⁴"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.

There is a 30-day window at the end of each guarantee period where your client may withdraw all or part of the annuity value without application of surrender charges or MVA. A new guarantee period and surrender charge period will begin after the end of the previous ones.

Annuities are long-term savings vehicles that are subject to limitations and conditions, state availability and certain suitability requirements. Please see the applicable product brochure that is available from your financial professional for full details.

Optional provisions and riders may have limitations, restrictions and additional charges. Subject to state availability.

Information provided regarding tax or estate planning should not be considered tax or legal advice. Consult your own tax professional or attorney regarding your unique situation.

Policy form numbers: FGL SPDA-MY-F-C (6-04), FGL SPDA-MY-F (07-04), ICC 14-1095 (06-14).

No bank guarantee	Not FDIC/NCUA/NCUSIF insured	May lose value if surrendered early
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ADV3140 (01-2022)

23-1660 Rev. 11-2023

AcceleratorPlus[®]

Effective 11/10/2023

			10-Year		14-Year			
Fixed Rate	No Charge		4.50%		4.50%			
			Cap Rates	10-Year Par Rates	Spread Rates	Cap Rates	14-Year Par Rates	Spread Rates
Balanced Asset 10 Index™	One-Year Point-to-Point	No Charge		120%			125%	
	One-Year Point-to-Point Spread and Par	No Charge		225%	5.50% ²		230%	5.50% ²
	Two-Year Point-to-Point Spread and Par ⁷	No Charge		255%	5.00% ²		260%	5.00% ²
		Charge ¹		285%	5.00% ²		290%	5.00% ²
Balanced Asset 5 Index™	One-Year Point-to-Point	Charge ¹		295% ³			295% ³	
	One-Year Point-to-Point Spread and Par	No Charge		235% ³	0.00% ⁴		300% ³	1.25% ⁴
	Two-Year Point-to-Point ⁷	Charge ¹		390% ³			395% ³	
	Two-Year Point-to-Point Spread and Par ⁷	No Charge		345% ³	0.00% ⁵		350% ³	0.00% ⁵
Barclays Trailblazer Sectors 5 Index	Two-Year Point-to-Point ⁷	No Charge		315% ³	0.00% ⁶		320% ³	0.00% ⁶
		Charge ¹		355% ³	0.00% ⁶		360% ³	0.00% ⁶
BlackRock Market Advantage	One-Year Point-to-Point	No Charge		175%			180%	
	Two-Year Point-to-Point ⁷	No Charge		250% ³	0.00% ⁵		255% ³	0.00% ⁵
GS Global Factor Index	One-Year Point-to-Point	No Charge		235%			240%	
		Charge ¹		295% ³			300% ³	
	Two-Year Point-to-Point ⁷	Charge ¹		380% ³			385% ³	
	Two-Year Point-to-Point Spread and Par ⁷	No Charge		345% ³	0.00%		350% ³	0.00%
S&P 500[®]	One-Year Declared Rate on Gain	No Charge	7.25%			7.50%		
		Charge ¹	9.50%			9.75%		
	One-Year Monthly Point-to-Point	No Charge	3.00%			3.10%		
		Charge ¹	3.85%			4.00%		
	One-Year Point-to-Point	No Charge	10.00%			10.25%		
	Charge ¹	13.50%			14.00%			
	One-Year Point-to-Point Par	Charge ¹		50%			50%	

¹The current rider charge is 1.25%

²Guaranteed to always be 10% or less

³Guaranteed to always be 100% or greater

⁴Guaranteed to always be 4% or less

⁵Guaranteed to always be 3.5% or less

⁶Guaranteed to always be 5% or less

⁷Not available in New Hampshire

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AcceleratorPlus[®] continued

Effective 11/10/2023

		10-Year		14-Year		
		Rider Fee	Roll-Up Rate	Rider Fee	Roll-Up Rate	
Guaranteed Minimum Withdrawal Benefit¹	Standard	Age 0-75	1.15%	5.00%	5.00%	
		Age 76+	1.15%	5.00%	5.00%	
	Lite	Age 0-75	1.15%	5.00%		
		Age 76+	1.15%	5.00%		
		10-Year		14-Year		
Premium Bonus	Standard	Age 0-75	9.00%	10.00%		
		Age 76+	6.00%	7.00%		
	Lite	Age 0-75	7.00%			
		Age 76+	5.00%			

¹Income 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
- Lessor 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.

F&G Flex Accumulator[®]

Effective 11/10/2023

Fixed Rate	No Charge		4.25%	
			10-Year Par Rates	Spread Rates
			Cap Rates	
Balanced Asset 10 Index™	One-Year Point-to-Point	No Charge	120% ⁵	
	Two-Year Point-to-Point Spread and Par	No Charge Charge ¹	235% ⁶ 265% ⁸	4.00% ⁴ 4.00% ⁴
Barclays Trailblazer Sectors 5 Index	Two-Year Point-to-Point	No Charge Charge ¹	315% ² 355% ²	0.00% ³ 0.00% ³
	Two-Year Point-to-Point	No Charge Charge ¹	255% ² 285% ²	0.00% ⁷
S&P 500[®]	One-Year Monthly Point-to-Point	No Charge Charge ¹	3.00% 3.85%	
	One-Year Point-to-Point	No Charge	10.00%	
	One-Year Point-to-Point Spread and Par	No Charge	50%	3.00% ⁴
		Charge ¹	60%	3.00% ⁴

¹ The current rider charge is 1.25%

² Guaranteed to always be 100% or greater

³ Guaranteed to always be 5% or lower

⁴ Guaranteed to always be 10% or lower

⁵ Guaranteed to always be 20% or greater

⁶ Guaranteed to always be 50% or greater

⁷ Guaranteed to always be 3.5% or lower

⁸ Guaranteed to always be 75% or greater

⁹ Not available in New Hampshire

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F&G Power Accumulator[®]

Effective 11/10/2023

			7-Year		10-Year	
Fixed Rate	No Charge		4.50%		4.50%	
			7-Year		10-Year	
			Par Rates	Spread Rates	Par Rates	Spread Rates
Balanced Asset 10 Index™	One-Year Point-to-Point	No Charge	125%		130%	
	Two-Year Point-to-Point Spread and Par	No Charge	215%	3.00% ¹	220%	3.00% ¹
Balanced Asset 5 Index™	One-Year Point-to-Point	No Charge	260%		265%	
		Charge ²	320% ³		325% ³	
	Two-Year Point-to-Point	Charge ²	415% ³		420% ³	
	Two-Year Point-to-Point Spread and Par	No Charge	370% ³	0.00% ⁴	375% ³	0.00% ⁴
BlackRock Market Advantage	One-Year Point-to-Point	No Charge	195%		200%	
		Charge ²	240% ³		245% ³	
	Two-Year Point-to-Point	No Charge	265% ³	0.00% ⁶	270% ³	0.00% ⁶
		Charge ²	295% ³		300% ³	
iShares Core S&P 500 ETF[®] (IVV)	One-Year Point-to-Point	No Charge	65%		65%	
	Two-Year Point-to-Point Spread and Par	No Charge	75%	2.50% ⁵	75%	2.50% ⁵
iShares Gold Trust[®] (IAU)	One-Year Point-to-Point	No Charge	65%		65%	
iShares MSCI EAFE ETF[®] (EFA)	One-Year Point-to-Point	No Charge	65%		65%	
	Two-Year Point-to-Point Spread and Par	No Charge	85%	4.50% ¹	90%	4.50% ¹
iShares US Real Estate ETF[®] (IYR)	One-Year Point-to-Point	No Charge	60%		60%	
	Two-Year Point-to-Point Spread and Par	No Charge	70%	2.50% ¹	75%	2.50% ¹

¹Guaranteed to always be 10% or lower

²The current rider charge is 1.25%

³Guaranteed to always be 100% or greater

⁴Guaranteed to always be 4% or lower

⁵Guaranteed to always be 15% or lower

⁶Guaranteed to always be 3.5% or lower

⁷Not available in New Hampshire

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F&G Safe Income Advantage[®]

Effective 11/2/2023

Fixed Rate		No Charge		1.75%	
		Cap Rates	10-Year Par Rates	Spread Rates	
Balanced Asset 5 Index™	One-Year Point-to-Point	Charge ¹	120%		
	One-Year Point-to-Point Spread and Par	No Charge	75%	1.00% ²	
	Two-Year Point-to-Point	Charge ¹	125%		
	Two-Year Point-to-Point Spread and Par	No Charge	100%	1.00% ²	
BlackRock Market Advantage	One-Year Point-to-Point	No Charge	50%	0.00%	
	Two-Year Point-to-Point	No Charge	70%	0.00%	
S&P 500[®]	One-Year Declared Rate on Gain	No Charge	2.25%		
	One-Year Monthly Index Average	No Charge	2.50%	100% ³	
	One-Year Monthly Point-to-Point	No Charge	1.00%	100% ³	
	One-Year Point-to-Point	No Charge	2.50%	100% ³	
			Rider Fee	Roll-Up Rate	
Guaranteed Minimum Withdrawal Benefit			1.15%	7.20%	

¹The current rider charge is 1.25%

²Guaranteed to always be 10% or lower

³Guaranteed to always be 100% or greater

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FG AccumulatorPlus®

Effective 11/10/2023

			7-Year		10-Year			
Fixed Rate	No Charge		4.75%		4.75%			
			Cap Rates	7-Year Par Rates	Spread Rates	Cap Rates	10-Year Par Rates	Spread Rates
Barclays Trailblazer Sectors 5 Index	Two-Year Point-to-Point	No Charge		325% ²	0.00% ³		330% ²	0.00% ³
		Charge ¹		365% ²	0.00% ³		370% ²	0.00% ³
GS Global Factor Index	One-Year Point-to-Point	Charge ¹		310% ²			315% ²	
	One-Year Point-to-Point Spread and Par	No Charge		250% ²	0.00% ⁴		255% ²	0.00% ⁴
	Two-Year Point-to-Point	Charge ¹		415% ²			420% ²	
	Two-Year Point-to-Point Spread and Par	No Charge		375% ²	0.00% ⁵		380% ²	0.00% ⁵
S&P 500®	One-Year Declared Rate on Gain	No Charge	8.00%			8.00%		
		Charge ¹	9.75%			10.00%		
	One-Year Monthly Index Average	No Charge	14.50%			15.00%		
		Charge ¹	18.50%			18.75%		
	One-Year Monthly Point-to-Point	No Charge	3.25%			3.25%		
		Charge ¹	4.15%			4.20%		
	One-Year Point-to-Point	No Charge	11.00%			11.10%		
	Charge ¹	15.00%			15.25%			
	One-Year Point-to-Point Par	Charge ¹		55%			60%	

¹ The current rider charge is 1.25%.

² Guaranteed to always be 100% or greater

³ Guaranteed to always be 5% or lower

⁴ Guaranteed to always be 4.25% or lower

⁵ Guaranteed to always be 4% or lower

⁶ Not available in New Hampshire

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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 11/10/2023

Fixed Rate

3.50%

		Cap Rates	10-Year Par Rates	Spread Rates
Balanced Asset 5 Index™	One-Year Point-to-Point		200%	
	Two-Year Point-to-Point	Charge ¹	335% ²	
	Two-Year Point-to-Point Spread and Par		290% ²	0.00% ³
Barclays Trailblazer Sectors 5 Index	Two-Year Point-to-Point		260% ²	0.00% ⁴
BlackRock Market Advantage	Two-Year Point-to-Point		205% ²	0.00%
GS Global Factor Index	One-Year Point-to-Point		190%	
	Two-Year Point-to-Point	Charge ¹	330% ²	
	Two-Year Point-to-Point Spread and Par		285% ²	0.00% ⁵
Gold Commodity	One-Year Point-to-Point	8.50%		
S&P 500[®]	One-Year Monthly Point-to-Point	2.50%		
	One-Year Point-to-Point	8.00%		
	Two-Year Point-to-Point	16.50%		
	Three-Year Point-to-Point	24.50%		
			Rider Fee	Roll-Up Rate
Guaranteed Minimum Withdrawal Benefit			0.10%	2.75% ⁶
Premium Bonus	Standard	Age 0-75		15.00%
		Age 76+		9.00%
	Lite	Age 0-75		11.00%
		Age 76+		6.00%

¹ The current rider charge is 1.25%.

² Guaranteed to always be 100% or greater

³ Guaranteed to always be 3.5% or lower

⁴ Guaranteed to always be 5% or lower

⁵ Guaranteed to always be 4% or lower

⁶ There is an add-on rate that is on top of the roll-up rate.

⁷ Not available in Iowa or New Hampshire

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Prosperity Elite[®]

Effective 11/14/2022

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

¹Guaranteed to always be 100% or greater

²Guaranteed to always be 3.5% or lower

³The current rider charge is 1.25%

⁴Guaranteed to always be 5% or lower

⁵Guaranteed 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
Guaranteed Minimum Death Benefit	Enhancement Package	<i>Simple Interest</i>		0.60%	4.00% ³		0.60%	4.00% ³		0.60%	4.00% ³
	Protection Package	<i>Simple Interest</i>	18.00% ⁵	0.60%	4.00% ³	18.00% ⁵	0.60%	4.00% ³	18.00% ⁵	0.60%	4.00% ³
		<i>Compound Interest</i>	18.00% ⁵	0.60%	7.00% ⁴	18.00% ⁵	0.60%	7.00% ⁴	18.00% ⁵	0.60%	7.00% ⁴
			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
Guaranteed Minimum Withdrawal Benefit			18.00% ⁵	0.90% ²	7.00%	18.00% ⁵	0.90% ²	7.00%	18.00% ⁵	0.90% ²	7.00%
			7-Year			10-Year			14-Year		
Premium Bonus¹	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%				

¹ Vesting bonus unless otherwise noted.

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

³ Simple interest lump sum payment

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

⁵ 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, 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.

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. Multi-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.

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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Disclosure for BlackRock Market Advantage Index

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