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the Power of
Collaborative
Thinking

At-a-Glance Prosperity Elite[®] 10

Flexible Premium, Deferred, Fixed Indexed Annuity

Package options

Client chooses one. Once a package is selected, it cannot voluntarily be terminated until the end of the surrender charge period.

Enhancement Package

- Guaranteed Minimum Death Benefit Rider (GMDB)

Protection Package

- Enhanced Guaranteed Minimum Death Benefit Rider (EGMDB)
- Enhanced Guaranteed Minimum Withdrawal Benefit Rider (EGMWB)

Eligible ages

Non-qualified: **0-85** (0-80 in IN)

Qualified: **18-85** (18-80 in IN)

- If joint owner, eligibility is based on older owner's age

Premium

Minimum premium: **\$10,000**

- \$2,000 per interest option
- Cases over \$1 million, we reserve the right to review. For current premium limits, please refer to ADV1596, the Annuity Portfolio Matrix.

Bonus

Vesting bonus on any premium paid in year 1

- Vests over 10 years, 10% at the end of each year, only on premium paid in year 1
- Chart reflects current percentages, subject to change

| | Enhancement Package | | OR | Protection Package | |
|--|-------------------------|--------------|----|-------------------------|--------------|
| Age at issue <i>(older owner's age if joint owners)</i> | 70 or younger | 71-85 | | 70 or younger | 71-85 |
| All states where approved except as noted below <i>(see state approval chart for details)</i> | 3% | 1.5% | | 6% | 3.25% |
| AK, AL, CA, DE, FL (65+), ID, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, PR, SC, TX, UT, WA | 2% | 1.25% | | 5% | 2.5% |

Fees

| | OR | |
|---|----|---|
| 0.6% of the highest guaranteed death benefit on each contract anniversary | | 1.5% 0.9% of the Income Base plus 0.6% of the highest guaranteed death benefit on each contract anniversary |

Interest crediting options

May change allocation among the interest crediting options at the end of index crediting periods.

For interest crediting options with rider charges, a 1.25% annual charge is subtracted from the crediting option's account value at the beginning of the interest crediting period.

¹ Not available in NH.

² Not available in IA or NH.

³ The gold price is the USD. Closing price of gold as printed by the London Bullion Market Association.

⁴ Not available in AL, AK, ID, MN, MS, MT, OR, PA, PR or WA.

⁵ Also referred to as One-year Point-to-Point Declared Rate on Index Gain.

| Index-based interest guaranteed never to go below 0%, even if the index does | |
|--|---|
| Balanced Asset 5 Index™ | <ul style="list-style-type: none"> One-year Annual Point-to-Point (par rate) Two-year Annual Point-to-Point (spread & par rate)¹ Two-year Annual Point-to-Point (rider charge & par rate)¹ |
| Barclays Trailblazer Sectors 5 Index ² | <ul style="list-style-type: none"> Two-year Point-to-Point (spread & par rate) |
| Gold Commodity ^{3,4} | <ul style="list-style-type: none"> One-year Annual Point-to-Point (cap & par rate) |
| GS Global Factor Index | <ul style="list-style-type: none"> One-year Annual Point-to-Point (par rate) Two-year Annual Point-to-Point (spread & par rate)¹ Two-year Annual Point-to-Point (rider charge & par rate)¹ |
| S&P 500® | <ul style="list-style-type: none"> One-year Monthly Point-to-Point (cap & par rate) One-year Monthly Average (cap & par rate) One-year Annual Point-to-Point (cap & par rate) One-year Point-to-Point Performance Trigger⁵ |
| Fixed crediting set once per year, guaranteed ≥ 1% | |

Withdrawals

Guaranteed income (Protection Package only)

Income Base: The Income Base is used only to determine fees and income payments under this package. It is not a value that can be surrendered or withdrawn.

⁵ In HI, IL and VT, initial plus additional premiums are included in this amount.

⁶ For up to 10 years or age 85 in AK, AL, ID, MN, MS, MT, OR, PA, PR and WA

- Option to receive scheduled income for life as Guaranteed Withdrawal Payments, assuming no excess withdrawals and a life-only annuity payout option is chosen at maturity.
- Withdrawal payment amount determined by Income Base at the time payments begin, calculated as the greatest of:
 - Initial premium plus 18% bonus on the initial premium only (reduced proportionally for all withdrawals; rate subject to change)
 - Initial premium⁵ increased by the Enhanced Guaranteed Minimum Withdrawal Benefit Rider rate, compounded at 7% for up to 10 years⁶ or start of withdrawal payments, whichever is first. (Reduced proportionally for all withdrawals, rate subject to change)
 - Account value (including vested premium bonus); or
 - Minimum guaranteed surrender value

Starting percentage

- When payments are turned on, the amount is a percentage of the total Income Base:

| | At age 50 | After age 50 |
|---------------------|-----------|---|
| If single annuitant | 3.3% | Increases each year from age 51 until age 85 ⁷ (at age 85+ the percentage stays at 7%) |
| If joint annuitant | 3.0% | Increases each year from age 53 until age 90 ⁷ (at age 90+ the percentage stays at 7%) |

If the annuitant meets qualifications for impairment and the account value > \$0, payments increase 2X (1.5X if joint contract):

- The Enhanced Guaranteed Minimum Withdrawal Benefit Rider has been in effect for three years; five years in HI and IL
- The annuitant is unable to perform at least 2 of 6 activities of daily living⁸, certified by a licensed physician, and requires the care of a licensed caregiver
- The impairment began at least one year after contract issue, and is expected to be permanent
- The annuitant is 60 years or older and a U.S. resident

Increased payments for annuitants who are impaired revert to their original level if the account value is depleted OR the impairment ends.

⁷ See SOU for a full payout percentage schedule. Payout percentages in HI and IL vary.

⁸ Annuitant in AK, AL, ID, MN, MS, MT, OR, PA, PR or WA could also qualify by being in a Qualified Care Facility for 60 days.

Death benefit

Prior withdrawals reduce benefit amounts. Interest rates are subject to change. Partial index credit, if applicable, paid up to the date of death.

¹ In AK, AL, ID, MN, MS, MT, OR, PA, PR and WA payable over time death benefit is not available.

² In NC and VT, initial plus additional premiums are included in the calculation, and age is not a factor.

Enhancement Package

Paid as a lump sum, greatest of:

- ▶ Account value, including the total vesting bonus, even if not fully vested;
- ▶ Minimum guaranteed surrender value; or
- ▶ Initial premium plus vesting bonus on the initial premium only, growing at 4% simple interest for 10 years, until age 85 (older owner if joint owners) or death, whichever is first.

Protection Package

Two options:

1. Paid as a lump sum, calculated in the same manner as the Enhancement Package.
2. Paid as payments over at least 5 years (10 if issue age \geq 71), based on greater of:¹
 - ▶ Minimum guaranteed surrender value; or
 - ▶ Initial premium plus 18% bonus on the initial premium only; or
 - ▶ Initial premium² plus 7% compound interest for up to 10 years, until age 85 (older owner if joint owners) or the date of death or beginning of income withdrawals, whichever is first.

Penalty-free partial withdrawals

Each contract year after year 1 may withdraw \leq 10% with no surrender charge or Market Value Adjustment (MVA). Withdrawals may be taken as:

- Systematic withdrawals on monthly, quarterly, or semi-annual basis; or
- Up to 4 non-systematic withdrawals per year.

Surrender charge percentages— for withdrawals in year 1, or withdrawals $>$ 10% in years 2-10

| Contract year | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11+ |
|--|-----|-----|-----|----|----|----|----|----|----|----|-----|
| All states where approved except as noted below (see state approval chart) | 12% | 11% | 10% | 9% | 8% | 7% | 6% | 5% | 4% | 3% | 0% |
| AK, AL, CA, DE, ID, FL (65+), MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, PR, SC, TX, UT, WA | 9% | 9% | 8% | 7% | 6% | 5% | 4% | 3% | 2% | 1% | 0% |

Any time a withdrawal incurs a surrender charge, an MVA will be made. For withdrawals above the annual penalty free withdrawal amount for the purpose of a required minimum distribution, F&G will waive any surrender charges and market value adjustments.

The MVA is based on a formula that takes into account changes in rates since contract issuance. Generally, if rates have risen, the market value adjustment will decrease surrender value; if rates have fallen, it will increase surrender value. MVA does not apply in AK, AL, ID, IL, MN, MO, MS, MT, OR, PA, PR and WA.

For unexpected health care costs— access to vested account value with no surrender charge or MVA

¹ In AK, AL, ID, MN, MS, MT, OR, PA, PR and WA, confinement must begin after the contract effective date.

² Limitations and considerations may vary from state to state.

Home Health Care (provided by licensed home health care provider)

- Care must begin at least 1 year after contract effective date¹
- Must be unable to perform at least 2 of 6 activities of daily living (for at least 60 days and expected to continue for at least 90 days after requesting withdrawal)
- Not available in MA

Nursing Home Care (in a licensed nursing home)

- Confinement must begin at least 1 year after contract effective date¹
- Must be confined to nursing home for at least 60 days
- Not available in MA

Terminal Illness

- Diagnosis must be made at least 1 year after contract effective date and certified by licensed physician²
- Life expectancy must be less than 1 year

Questions? Contact us at SalesDesk@fglife.com

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Indexed interest crediting options may be subject to a participation, cap, fixed, spread and/or performance trigger rate. These rates are subject to change at the discretion of Fidelity & Guaranty Life Insurance Company.

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Surrender charges and market value adjustment may apply to partial and full surrenders. Surrenders may be taxable and may be subject to penalties prior to age 59 ½.

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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