

## Accelerator Plus<sup>®</sup> FIA series drives performance

At F&G, we understand the importance of providing your clients with confidence and flexibility. Our Accelerator Plus fixed indexed annuity (FIA) series gives them a level of both with the potential for accumulation and performance income.

## Offer competitive index crediting options including:

Balanced Asset 5 Index<sup>TM</sup> one-year and two-year options<sup>1</sup>

Balanced Asset 10 Index<sup>™</sup> one-year and two-year options<sup>1</sup>

Barclays Trailblazer Sectors 5 Index two-year options<sup>1</sup>

BlackRock Market Advantage Index one-year and two-year options<sup>1</sup>

**GS Global Factor Index** one-year and two-year options<sup>1</sup>

Morgan Stanley US Equity Allocator Index one-year and two-year options<sup>1</sup>

**S&P 500**® one-year options

Create an Income Base up to 175%<sup>2</sup> of the total account value with the Performance Multiplier

Receive potentially higher caps, par rates, declared rates or lower spreads each crediting year with the flexibility to allocate between both charge and no charge crediting options.

**11.00**%³ vesting premium bonus (10-year) **12.00**%³ vesting premium bonus (14-year)

**Ready to learn more?** Contact us now at **SalesDesk@fglife.com** or contact your F&G Annuity Sales Team representative directly.

800.445.6758 · fglife.com



<sup>&</sup>lt;sup>1</sup> Two-year crediting options not available in NH.

Income base is equal to the greater of the first year premium growing at the roll-up rate, not exceeding the roll-up period OR to the lesser of these two options:

1) premiums paid in the first contract year multiplied by the performance factor, or 2) the total account value, less premiums after the first year, multiplied by the Performance Multiplier.

Vesting premium bonus for ages 0-75 varies by state and is subject to change.

"F&G" is to 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.

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.

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.

Interest rates subject to change at insurer's discretion and are effective annual or biennial rates.

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. See SOU/Statement of Understanding for additional details.

An additional bonus interest rate is paid on this contract. 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 product is a deferred, fixed indexed annuity that provides a minimum guaranteed surrender value. You should understand how the minimum guaranteed surrender value is determined before purchasing an annuity contract. 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.

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In calculating the level of the Balanced Asset 10 index and level of the Balanced Asset 5 index, the index methodology deducts a maintenance fee of 0.85% per year, calculated daily. This fee will reduce the level of each Index and thus the amount of interest, if any, that will be credited to any Product. Furthermore, while the volatility control applied by CIBC as part of the index methodology may result in less fluctuation in rates of return as compared to indexes without volatility controls, it may also reduce the overall rate of return for products referencing one of the Indexes as compared to other indexes not subject to volatility controls.

For more information on the Balanced Asset 10 index, see indices.cibccm.com/CIBQB10E. For more information on the Balanced Asset 5 index, see indices.cibccm.com/CIBQB05E.

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