



Experience
the Power of
Collaborative
Thinking

More Options to Power Growth

Get to Know the Balanced Asset Indexes

**Leverages
Blackrock ETFs
and a 60/40
portfolio strategy**



**Multiple options
for volatility
control**



**A powerful
combination
to seek steady
growth**

	Balanced Asset 5 Index™	Balanced Asset 10 Index™
Indexed Interest Crediting Options	<p>Volatility target of 5%. Participation (par) rate is guaranteed never to be less than 100%</p> <ul style="list-style-type: none"> • Annual point-to-point w/ par rate and/or spread • Two-year point-to-point w/ par rate and/or spread 	<p>Volatility target of 10%</p> <ul style="list-style-type: none"> • Annual point-to-point w/ par rate • Two-year point-to-point w/ par rate and spread
Available Products	<p>F&G Power Accumulator 7&10</p> <ul style="list-style-type: none"> • designed for growth & accumulation <p>Accelerator Plus 10 & 14</p> <ul style="list-style-type: none"> • designed for accumulation & income 	<p>F&G Power Accumulator 7&10</p> <ul style="list-style-type: none"> • designed for growth & accumulation

60%

iShares Core S&P 500 (IVV)

Tracks equities in select large U.S. companies

40%

iShares 20+ Year Treasury Bond ETF (TLT)

Tracks U.S. Treasury bonds with remaining maturities greater than twenty years



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For more information contact us at salesdesk@fglife.com.

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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 Statement of Understanding for a detailed explanation.

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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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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