



# At-a-Glance

## F&G Confidence Builder<sup>SM</sup>

### Registered Index-Linked Annuity

### Eligible ages

Non-qualified: **0-80**/Qualified: **18-80**

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

### Premium

Minimum premium: **\$25,000**

- \$2,000 per interest option
- Over \$1.5M requires home office approval

### Interest crediting strategies

With 27 index-linked interest strategies and a fixed interest strategy, you have the flexibility to tailor your investment to suit your needs. You also have the freedom, within contract guidelines, to reallocate among the available strategies depending on your retirement goals.

**Index-linked interest strategy:** An investment option under the contract that provides for credited interest (either positive, negative, or equal to zero) based on the performance of a particular Index and the applicable crediting method.

**Annual lock with cap:** The index change (positive, negative or zero) is adjusted for the cap rate and/or buffer and is "locked-in" annually. At the end of the crediting period, the annual "locked-in" changes are compounded to determine your interest credits.

**Buffer:** The buffer is the percentage of negative index change that can occur before you are credited with negative interest credit. In other words, a buffer protects you from a percentage of loss. You take on any percentage of loss that is in excess of the buffer percentage.

**Cap:** A cap is the maximum interest rate you can earn, regardless of the change in the index. Interest rate caps designate the ceiling, or maximum gains.

**Performance trigger rate:** The stated percentage that will be credited as interest if the index change is positive or equal to zero (not negative) for the crediting period. Even if the positive index change is greater than the declared performance trigger rate, the strategy will not credit interest greater than the performance trigger rate.

**Buffers are a protective feature designed to limit potential losses during market downturns and available on most index-linked interest strategies.**

1 year segment					
		S&P 500 <sup>®</sup>	MSCI EAFE	Russell 2000 <sup>®</sup>	Nasdaq-100 <sup>®</sup>
Cap	10% buffer	✓	✓	✓	✓
	20% buffer	✓	✓	✓	✗
Performance trigger rate	10% buffer	✓	✓	✓	✓
3 year segment					
		S&P 500 <sup>®</sup>	MSCI EAFE	Russell 2000 <sup>®</sup>	
Cap	10% buffer	✓	✓	✓	
	20% buffer	✓	✓	✓	
6 year segment					
		S&P 500 <sup>®</sup>	MSCI EAFE	Russell 2000 <sup>®</sup>	Hindsight 20/20 <sup>SM</sup>
Cap	10% buffer	✓	✓	✓	✓
	20% buffer	✓	✓	✓	✗
Annual lock with a cap	10% buffer	✓	✓	✓	✗
1 year segment					
Fixed rate			✓		

### Death benefit

**The death benefit is available from the issue age until age 80 and remains payable until contract maturity, ensuring the protection of your legacy. It is paid as a lump sum and is determined by the greater of the following two options:**

- Account value
- Return of premium

Please be aware that prior withdrawals will reduce the amount of the death benefit.

Please review the F&G Confidence Builder consumer brochure and prospectus accompanying this fact sheet for more information. The prospectus provides a comprehensive explanation of this annuity. Registered index-linked annuities (RILAs) are complex investment vehicles. Talk with your financial professional to ensure you understand the contract's benefits and features, associated risks and fees, and whether a RILA makes sense for your financial situation and objectives.

## Penalty-free partial withdrawals

Based on initial premium in year 1, and previous anniversary account value thereafter.

Each contract year, you may withdraw  $\leq 10.00\%$  with no surrender charge. Withdrawals may be taken as:

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

## Strategy interim value

For each index-linked interest strategy in which funds have been invested, the strategy account value equals the strategy interim value on any business day except for the effective date. The strategy interim value is calculated by using a formula that takes into account the equity adjustment and the asset adjustment to the strategy base value.

## Surrender charge percentages – for withdrawals $> 10.00\%$ in years 1-6

During contract year 1, you can withdraw up to 10% of your initial premium without surrender charges. During contract years 2-6 you can withdraw up to 10% of your account value on the previous contract anniversary. Please note that any unused portion of the free withdrawal amount does not carry over. Amounts exceeding the free withdrawal amount or surrendering the contract within the first six years may result in surrender charges, strategy interim values, and asset adjustments. The surrender charge schedule starts at 7% and declines until the seventh contract year when it reaches 0%. It's important to consider the impact these potential charges and adjustments could have on your financial situation.

Years into guarantee period	1	2	3	4	5	6	7+
F&G Confidence Builder	7.00%	7.00%	6.00%	5.00%	4.00%	3.00%	0.00%
Applies to all states where approved							

## For unexpected health care costs – access to account value with no surrender charge

Access your total account value with no surrender charges for qualified health care expenses.

If you need home health or nursing home care, or are diagnosed with a terminal illness, you may access your total account value with no surrender charges. These are defined conditions, and benefits and availability may vary from state to state. Full details are available in the prospectus.

Not a bank or credit union deposit, obligation or guarantee

May lose value

Not FDIC/NCUA/NCUSIF insured

Not insured by any federal government agency

**Questions? Please contact your financial professional for more 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.

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The provisions, riders and optional additional features of this product have limitations and restrictions, may have additional charges, and are subject to change. Contracts are subject to state availability, and certain restrictions may apply. See the prospectus for details.

Surrender charges may apply to partial and full surrenders. Surrenders may be taxable and may be subject to penalties prior to age 59 1/2.

Past performance is no guarantee of future results.

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

This contract is designed primarily for investors who expect to remain invested in an allocation account until the end of its crediting period and may be appropriate if they have a long investment time horizon. The contract is not designed for people who expect to take early or frequent withdrawals.

A current prospectus for this product should either precede or accompany this material. Before investing, consider the investment objectives, risks, charges and expenses carefully. Go to [fglife.com](http://fglife.com) for prospectuses containing this and other information. Please read carefully.

All guarantees, including optional benefits, are based on the claims-paying ability of the issuing insurance company.

Registered index-linked annuities are long-term, tax-deferred vehicles designed for retirement purposes and are not for everyone. They are subject to possible loss of principal and earnings due to market fluctuation, investment risks as a result of fees and charges under the policy including surrender charges, other transaction charges, and periodic charges.

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.

All index options may not be available in all states.

Strategies are subject to a cap, participation rate, performance trigger or annual lock. Caps, participation rates, performance triggers and annual locks are subject to change at the discretion of Fidelity & Guaranty Life Insurance Company.

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Policy form numbers: RILA (05-22), RILA-SCWR-NHC (05-22), RILA-SCWR-IMP (05-22), RILA- SCWR-TI (05-22), RILA-SCWR-RMD (05-22), RILA- FW (05-22), RILA-FIXED-NB (05-22), RILA-ROP-DB (05-22), ICC20-AE-2037(5-20), ICC20-AE-2038(5-20), OM TSA 2009, RILA-END (07-22), RILA-ALB-NB-NSC (07-22), RILA-PTPBI-NB-NSC (05-22), RILA-PTPB-NB-NSC (05-22).

**888.513.8797**

**fglife.com**

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