

Diversification done right

Diversified allocation of your premium in a fixed indexed annuity (FIA) has the potential to reduce zeros and steady interest credits

Diversification can pay in an FIA

Our fixed indexed annuities offer a variety of choice when it comes to your options for indexed interest crediting option growth potential. Whether you are considering interest crediting options linked to the more familiar S&P 500® Index, the BlackRock Market Advantage Index or the newly available Morgan Stanley US Equity Allocator Index – F&G offers a growing selection of indexes you can choose from, making it that much easier to diversify within an FIA.

Here's why.

No one year is the same – a look at historical performance

Indexed interest crediting options are going to perform differently depending on a number of factors, such as economic cycles and market conditions. Looking at the period from 2014 to 2024, no one year is the same – nearly every year had a different option with the highest return.

What does that mean? While diversification cannot guarantee a profit or protect against zeros in an FIA, it can be a useful tool to smooth out potential market volatility and corresponding interest credits.

Had just one interest crediting option been selected for the duration of the period – let's say, for example, the BlackRock iShares U.S. Real Estate ETF – that single selection would have resulted in inconsistent interest credits and multiple years of zeros. We see this on the chart on the following page.



Benefits of diversification:

- Reduce the chance for zero interest credits in any given crediting period
- Achieve more consistent interest credits over time

The historical performances show - no one one-year interest crediting option is top each year

2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
0.21%	10.60%	32.80%	-3.00%	28.88%	25.03%	35.60%	0.20%	24.14%	27.14%
-0.73%	10.46%	21.93%	-3.38%	28.47%	18.92%	27.07%	-10.89%	24.02%	24.01%
-0.97%	9.09%	21.36%	-3.44%	25.85%	16.26%	26.89%	-13.54%	18.39%	23.96%
-2.16%	8.73%	19.54%	-4.99%	25.38%	16.13%	14.13%	-14.44%	12.52%	7.64%
-2.29%	7.63%	19.40%	-7.01%	24.21%	10.17%	13.26%	-15.84%	11.64%	2.83%
-3.31%	5.21%	13.92%	-7.02%	18.14%	7.03%	7.84%	-18.42%	9.34%	1.48%
-3.48%	3.84%	13.53%	-7.10%	17.98%	5.07%	6.11%	-19.77%	3.34%	1.09%
-3.58%	2.89%	13.20%	-7.83%	15.90%	4.80%	3.00%	-19.80%	1.33%	0.91%
-5.15%	2.67%	8.97%	-8.56%	11.60%	4.61%	1.05%	-20.13%	-0.41%	-1.99%
-10.58%	-1.07%	4.34%	-17.01%	10.17%	-7.98%	-4.00%	-27.38%	-1.78%	-2.94%

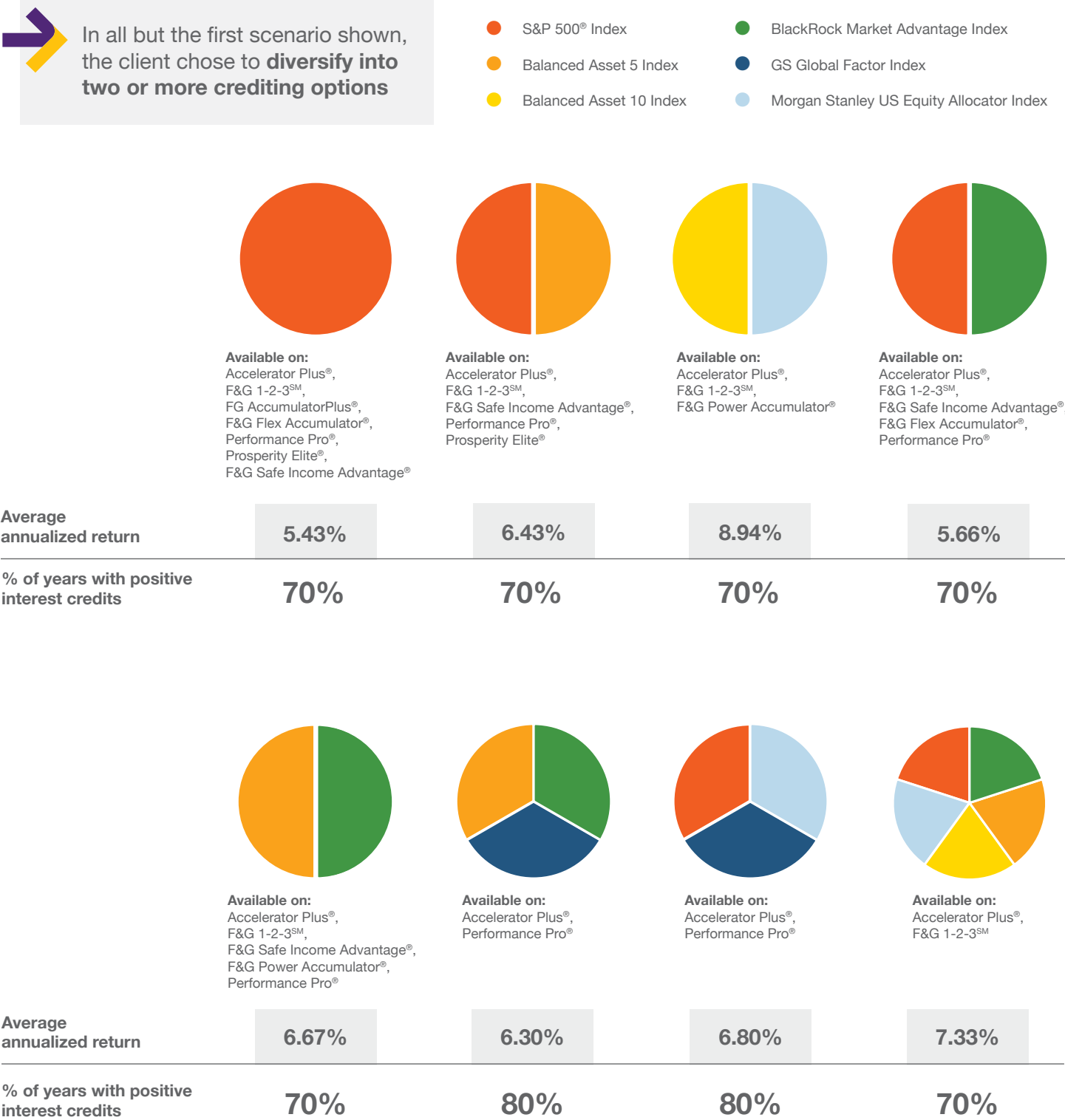
The table above shows both historical and simulated performance of the included indexes since 2014. Indexed annuities do not directly participate in any stock or equity investments. Performance for the GS Global Factor Index (before May 2021), the Balanced Asset 5 Index (before June 2020), the Balanced Asset 10 Index (before August 2019), the BlackRock Market Advantage Index (before January 2023) and the Morgan Stanley US Equity Allocator Index (before November 2023) is simulated. Hypothetical historical performance is not indicative of future performance. The returns shown above are calculated based on 12/31 (or next business day if 12/31 is not) using the closing price of the index. The closing price does not include the receipt and reinvestment of dividends and distributions.

Index key

- S&P 500® = S&P 500® Index (SPX)
- BA5 = CIBC Balanced Asset 5 Index (CIBQB05E)
- BA10 = CIBC Balanced Asset 10 Index (CIBQB10E)
- GS Global Factor = GS Global Factor Index (GSGFI5E)
- iShares Core S&P = BlackRock iShares Core S&P 500® ETF (IVV)
- iShares MSCI EAFE = BlackRock iShares MSCI EAFE ETF (EFA)
- iShares US Real Estate = BlackRock iShares U.S. Real Estate ETF (IYR)
- iShares Gold = BlackRock iShares Gold Trust ETF (IAU)
- BlackRock MA = BlackRock Market Advantage Index
- MS US Equity Allocator = Morgan Stanley US Equity Allocator Index

Considering your options

Now, let’s explore some of the possibilities for diversification within an F&G FIA.



Experience the potential benefits of diversification

The well-worn advice to not put all of your eggs in one basket has stuck around all these years — for good reason.

Diversification in a fixed indexed annuity can have real value. Thanks to the variety of indexed interest crediting options we offer, you have a number of diversification possibilities, no matter which product you choose.

Talk with your financial professional today about the value of diversification in any of our fixed indexed annuities from F&G, today!

Please contact us at 888.513.8797 · 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.

In years when no interest is credited, some indexed interest crediting options may have rider fees deducted, which may decrease the annuity value.

Past performance does not guarantee future results.

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The examples in this presentation are hypothetical, non-guaranteed and is not an indication of the policy's and/or interest crediting option's past or future performance.

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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