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Thinking

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 innovative Barclays Trailblazer Sectors 5 Index, an iShares® exchange traded fund (ETF), or the newly available BlackRock Market Advantage – F&G offers a growing selection of ETFs and indexes you can choose from, making it that much easier to diversify within an FIA.

Choosing to allocate your premium to more than one interest crediting option has the potential to:

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

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 2010 to 2023, 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.

Allocations to a single interest crediting option would have seen annual interest credits between 0% and 59.66% (two-year returns were annualized for this comparison). Zeros would have resulted as infrequently as 4.38% of the time or as frequently as 24.15% of the time. If your goal is to reduce the chance for zeros and strive for more consistent interest credits, diversification is one tool to consider.

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

2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
29.46%	12.62%	13.31%	29.70%	26.49%	0.21%	10.60%	21.93%	-3.00%	28.88%	25.03%	35.60%	0.20%	24.14%
21.86%	12.52%	13.14%	29.60%	21.81%	-0.73%	10.46%	21.36%	-3.38%	28.47%	16.26%	27.07%	-10.89%	24.02%
14.89%	12.37%	11.81%	18.00%	12.72%	-0.97%	9.09%	19.54%	-4.99%	25.38%	16.13%	26.89%	-13.54%	12.52%
12.91%	9.71%	11.74%	14.72%	11.43%	-2.16%	8.73%	19.40%	-7.01%	24.21%	10.17%	13.26%	-14.44%	11.64%
12.78%	5.73%	11.68%	8.12%	11.39%	-2.29%	5.21%	13.92%	-7.02%	18.14%	7.03%	7.84%	-15.84%	9.34%
11.67%	2.14%	10.70%	3.29%	10.78%	-3.48%	3.84%	13.53%	-7.10%	17.98%	5.07%	6.11%	-19.77%	3.34%
11.62%	1.54%	5.93%	-2.46%	9.35%	-3.58%	2.89%	13.20%	-7.83%	15.90%	4.80%	3.00%	-19.80%	1.33%
6.86%	1.40%	5.92%	-2.92%	-2.05%	-5.15%	2.67%	8.97%	-8.56%	11.60%	4.61%	1.05%	-20.13%	-0.41%
5.32%	-12.60%	4.09%	-28.25%	-9.32%	-10.58%	-1.07%	4.34%	-17.01%	10.17%	-7.98%	-4.00%	-27.38%	-1.78%

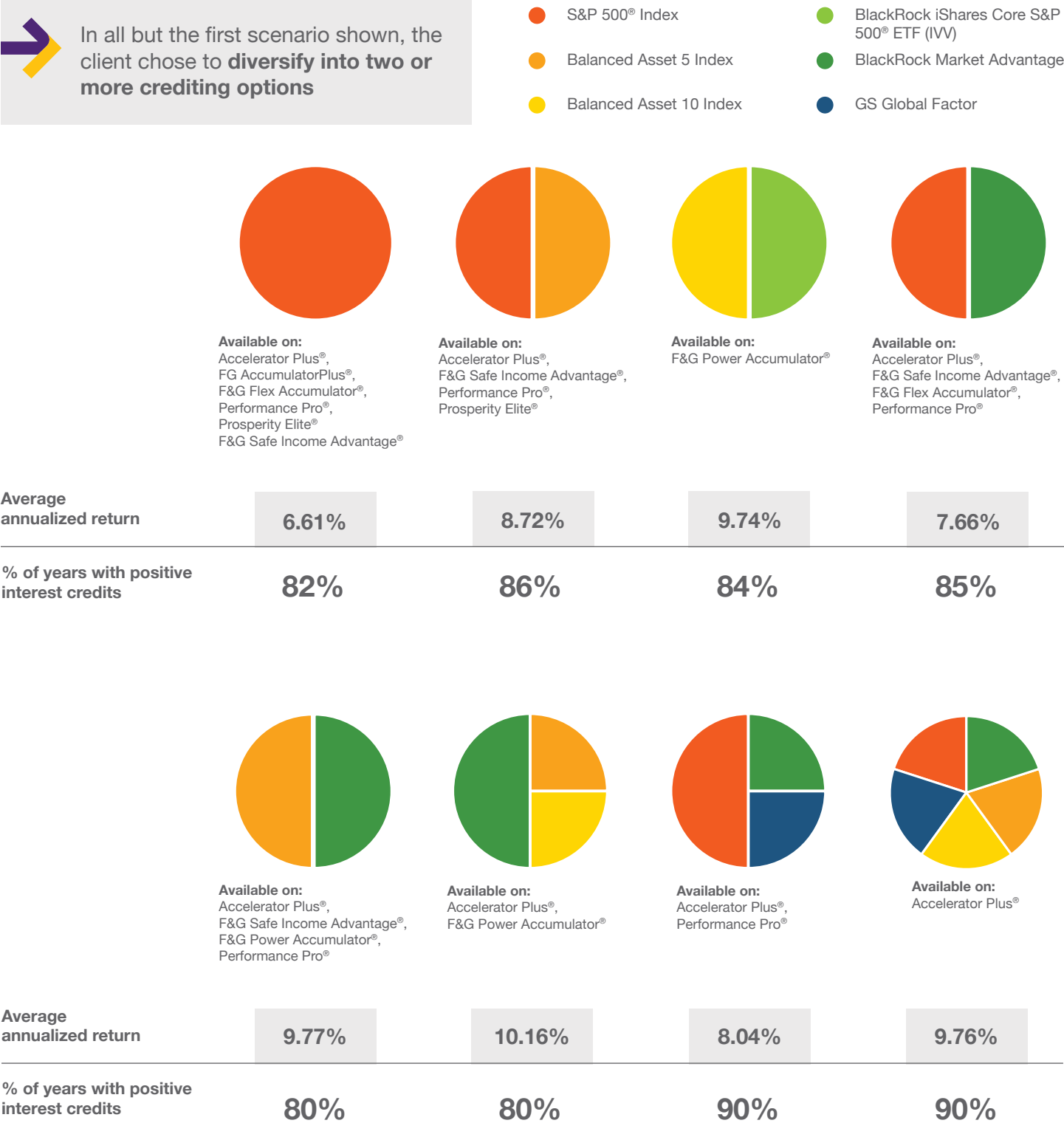
The table above shows historical performance of the included indexes since 2010. Indexed annuities do not directly participate in any stock or equity investments. Hypothetical historical performance is not indicative of future performance. The returns shown above are calculated based on 12/31 (or next 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

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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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.

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.

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.

The annuity interest rate guarantee period may only be characterized as having an "interest rate guarantee period of [x] years" in a manner that does not detract from the fact that any annuity is still considered a long-term vehicle of help with retirement income needs.

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.

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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