



Experience
the Power of
Collaborative
Thinking

Reignite your retirement with a 15%¹ jump start

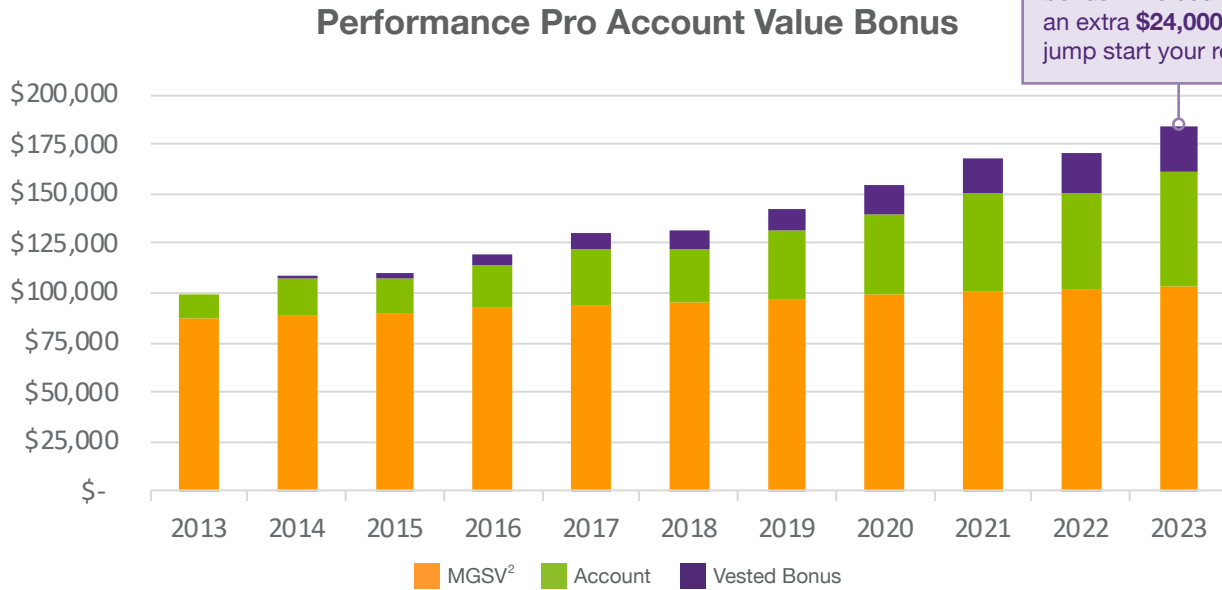
15%¹

Account Value Bonus

How can you jump start your retirement?

It's quite simple, thanks to the Performance Pro[®] 10 fixed indexed annuity's (FIA) 15%¹ premium bonus from F&G.

Let's delve into a hypothetical example that demonstrates how the 15% bonus accelerates your account value in the first year and every subsequent year. For the sake of this example, let's consider a \$100,000 premium over a 10-year duration.



¹ For most states, the vesting bonus rate is 9.00% for issue ages 76 or higher. For the following states, the vesting bonus rate is 11.00% for issue ages 0-75 and 6.00% for issue ages 76+: AK, AL, CA, DE, FL (ages 65 and above), ID, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, PR, SC, TX, UT and WA. Subject to Change. This feature is automatically included for an annual rider fee of .10%. See the Statement of Understanding for complete details.

² MGSV is the Minimum Guaranteed Surrender Value. MGSV = 87.50% plus 1.75% interest every year after.

The charts in this example are hypothetical, non-guaranteed and not an indication of past or future performance. Assumes \$100,000 initial premium. Returns are based on actual S&P 500 Index[®] performance on December 31 of years 2013-2023 assuming no withdrawals or fees were taken during this period. The index does not reflect dividends paid on underlying stocks. All rates are subject to change at the sole discretion of F&G. Rates effective February 8, 2024. Interest rates subject to change at insurer's discretion and are effective annual rates.

Bonus shown is the vested bonus that a policyholder has in their account value. The unvested portion of the bonus will be distributed in the event of death of the policyholder. Assumes issue age of 0-75.

In summary, Performance Pro offers:



15%
account value bonus

This premium bonus is based on the interest earned from your first-year premium and gradually vests 10% each year over a 10 year surrender charge period.



3.0%
fixed interest rate

Fixed crediting option offers 3.0% guaranteed. Fixed crediting set once per year, guaranteed $\geq 1\%$.



6
well-known
available indexes

Choice of allocating into one or all six indexes available for interest crediting options, offering greater diversification.



Locked in interest

Locked in interest credit at the end of each crediting period, with downside protection from market losses.



Lifetime income

Steady stream of lifetime income¹. You know how much your income payments will be once you retire and your payments will never run out no matter how long you live, even if your account value is depleted.

Impairment multiplier

Plus, double the payment amount if you become impaired and unable to perform two out of six activities of daily living.²

¹ For a fee.

² If specific qualifications for impairment are met (see rider for details) and the Account Value is greater than zero, withdrawal payments increase by 2X (1.5X if joint contract).

Talk to your financial professional today to see how Performance Pro's premium bonus can help you jump start your retirement goals.

"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.

Guarantees are based on the claims paying ability of the issuing insurer, Fidelity & Guaranty Life Insurance Company, Des Moines, IA.

This product is offered on a group or individual basis as determined by state approval.

This document is not a legal contract. For the exact terms and conditions, please refer to the contract.

Fidelity & Guaranty Life Insurance Company (F&G) offers a diverse portfolio of fixed and indexed deferred annuities and optional additional features. Before purchasing, consider your financial situation and alternatives available to you. Your F&G financial professional can help you determine the suitable alternatives for your goals and needs, or visit us at fglife.com for more information.

Annuities are long-term vehicles to help with retirement income needs.

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

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.

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.

Indexed interest crediting options are subject to a cap, fixed declared rate, index gain interest rate and/or a spread. Caps, fixed declared rates, index gain interest rate and spreads 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 or riders may have rider fees deducted, which may decrease the annuity value.

Surrender charges and market value adjustment (MVA) may apply to partial and full surrenders. Surrenders may be taxable and may be subject to penalties prior to age 59 ½.

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.

This hypothetical example is non-guaranteed and is not an indication of the policy's and/or interest crediting option's past or future performance.

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Policy form numbers: API-1018 (06-11), ACI-1018 (06-11), ICC11- 1035 (11-11), ARI-1045 (11-12), ARI-1049 (11-12), ARI-1050 (11-12), ARI-1051 (11-12), OM FPS -VAV (10-07), ARI-1054 (02-13), ARI-1056 (11-13), ARI-1075 (09-15), ICC20-AE-2037 (5-20), ICC20-AE-2038 (5- 20), OM TSA 2009, ARI-1065 (11-13), ICC11-1036 (11-11), ICC11-1043 (11-11), ICC11-1044 (11-11), ICC11-1045 (11-11), ICC11-1047 (11-11), ICC14-1079 (04-14), ICC18-1065 (04-18)PP, ICC11-1054 (11-11), AE2005 (10-18), ARI-1061 (11-13), ARI-1062 (11-13), ARI-1057 (08-13), ICC15-1108 (11-15), ICC15-1109 (11-15), ICC15-1093 (01-15), ICC15- 1086 (2-15).