



Experience  
the Power of  
Collaborative  
Thinking

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

## Registered Index-Linked Annuity (RILA)



Balancing Growth Potential  
and Downside Protection

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

F&G Confidence Builder<sup>SM</sup> RILA is designed to provide additional upside potential by tying interest growth to several known indexes. It limits the amount of downside exposure through the use of buffers. Each index and buffer combination provides a different level of potential growth and downside protection.

## Historical returns

The table below depicts the historical returns of the available indexes on a rolling monthly basis.

	S&P 500 <sup>®</sup> Index Jan. 1957 - Dec. 2023			MSCI EAFE Index Dec. 1969 - Dec. 2023			Russell 2000 <sup>®</sup> Index Dec. 1978 - Dec. 2023			Nasdaq 100 <sup>®</sup> Index Feb. 1985 - Dec. 2023	Hindsight 20/20 <sup>SM</sup> Apr. 2007 - Dec. 2023
	1-Year	3-Year	6-Year	1-Year	3-Year	6-Year	1-Year	3-Year	6-Year	1-Year	6-Year
Average Return	8.42%	26.73%	59.11%	8.11%	27.29%	60.11%	10.57%	31.38%	67.38%	17.09%	62.75%
Total Observations	792	768	732	637	613	577	529	505	469	455	129
% of Positive Gains	73.36%	82.94%	86.89%	65.78%	71.62%	87.00%	69.94%	88.91%	99.36%	81.54%	100.00%
% of Negative or No Gains	26.64%	17.06%	13.11%	34.22%	28.38%	13.00%	30.06%	11.09%	0.64%	18.46%	0.00%

## Historical success

The table below depicts the percentage of times losses would not have exceeded the buffer %.

	S&P 500 <sup>®</sup> Index Jan. 1957 - Dec. 2023			MSCI EAFE Index Dec. 1969 - Dec. 2023			Russell 2000 <sup>®</sup> Index Dec. 1978 - Dec. 2023			Nasdaq 100 <sup>®</sup> Index Feb. 1985 - Dec. 2023	Hindsight 20/20 <sup>SM</sup> Apr. 2007 - Dec. 2023
	1-Year	3-Year	6-Year	1-Year	3-Year	6-Year	1-Year	3-Year	6-Year	1-Year	6-Year
10% Buffer	86.87%	88.80%	94.81%	82.10%	82.38%	92.03%	84.12%	92.28%	100.00%	87.25%	100.00%
20% Buffer	95.58%	93.10%	99.18%	93.88%	89.72%	96.01%	93.76%	95.45%	100.00%	-	-

Source: Bloomberg as of January 2024

Charts reflect historical 1-, 3-, and 6- year returns. Rolling end of month periods from the index inception date to 12/31/2023. If date lands on non-business day, index value as of next available business day is used.

Assumes no cap or participation rates.

# RILA in Action

What does historical success mean? It's the percentage of times losses would not have exceeded the buffer %.

	S&P 500® Index Jan. 1957 - Dec. 2023		
	1-Year	3-Year	6-Year
10% Buffer	86.87%	88.80%	94.81%
20% Buffer	95.58%	93.10%	99.18%

### Example 1:

If a client chose the 6-year S&P 500® option with a 10% buffer, they would have been protected from market losses **94.81%** of the time.

That means they would have only experienced a decline in account value 5.19% of the time due to the buffer protecting the first 10% of their losses.

	Hindsight 20/20 <sup>SM</sup> Apr. 2007 - Dec. 2023
	6-Year
10% Buffer	100.00%
20% Buffer	-

### Example 2:

If a client chose the 6-year Hindsight 20/20<sup>SM</sup> option with a 10% buffer, they would have been protected from market losses **100%** of the time.

They would not have experienced a decline in their account value due to the buffer protection the first 10% of their losses.

**F&G Confidence Builder may be a fit for clients in your book of business who:**



Desire more upside growth potential with downside protection



Prefer to lock in an annual interest rate for 6 years with our unique annual lock feature



Want the benefit of hindsight with the “best of” Hindsight 20/20<sup>SM</sup> option

For more information on the F&G Confidence Builder RILA, contact us at **866.477.7938** or **[AnnuityDesk@fglife.com](mailto:AnnuityDesk@fglife.com)**.

You can also visit us online at **[success.fglife.com/confidence-builder](https://success.fglife.com/confidence-builder)**.

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