



Experience
the Power of
Collaborative
Thinking

Get to know the **BlackRock Market Advantage Index**TM

Available on select F&G fixed indexed annuities (FIAs), you can choose to link your interest growth potential to the BlackRock Market Advantage Index, without directly participating in the market.

About the index

- BlackRock Market Advantage IndexTM (Ticker: BMADVVCX) allocates to equities, fixed income and commodities, and is designed to deliver a diversified portfolio with daily volatility-control to help mitigate risk.
- It seeks to deliver better risk-adjusted returns than a traditional multi-asset class index by diversifying across five key macroeconomic components that drive returns across seemingly disparate asset classes (read more on page 2).
- The index manages to a 6% Target Volatility and allows for up to 125% exposure.
- Index constituents include iShares[®] ETFs, the iShares S&P GSCI Commodity-Indexed Trust and cash.
- The index tracks the return of the weighted constituents, above the sum of the return on the interest rate and the index fee.

What makes BlackRock Market Advantage Index stand out?



Diversifies differently

The index's macroeconomic approach looks through asset classes to the underlying key drivers to maximize diversification and benefit from many sources of return.



All-weather design

Inspired by a BlackRock[®] institutional strategy, the index aims to achieve consistent returns at reasonable levels of risk by diversifying across many sources of return.



Emphasis on managing downside risk

Ongoing dynamic risk control seeks to protect capital during extreme market environments, supported by proprietary risk analytics.



Liquid and cost effective portfolio construction

Index exposures are implemented with liquid and cost-effective iShares traded in deep, public markets.

The philosophy behind BlackRock Market Advantage Index

BlackRock's research indicates that five macroeconomic drivers can explain the majority of returns across asset classes.

1 Economic growth

2 Real rates

3 Inflation

4 Credit

5 Emerging markets

Diversifying across these fundamental macroeconomic drivers offers better diversification across asset classes, resulting in more balanced portfolios. By combining these drivers into a truly diversified portfolio – allocating amongst global equities, US treasuries, emerging market debt, high-yield credit, TIPS and commodities – BlackRock Market Advantage Index is able to deliver attractive returns while reducing total risk.

BlackRock Market Advantage Index is not dependent on any one type of exposure. It's diversified across geographies, asset classes and other features. This diversification produces more stable performance, offering clients access to more consistent interest credits.

The index aims to achieve consistent returns at reasonable levels of risk across different market environments.

Index is now available on F&G Power Accumulator, Accelerator Plus®, Performance Pro®, F&G Safe Income Advantage® and F&G Flex Accumulator®.

BlackRock Market Advantage Index is now available on our following FIA products: F&G Power Accumulator, Accelerator Plus, Performance Pro, F&G Safe Income Advantage and F&G Flex Accumulator.

Most products will include both 1- and 2-year interest crediting options, and Power Accumulator and Flex Accumulator will offer strategies with enhanced rates for a 1.25% annual fee.

Availability varies by product and state.



To see how **BlackRock Market Advantage Index** can help you meet your retirement goals, contact your financial professional today.

Check out the **BlackRock Market Advantage Index** for yourself at www.blackrock.com/us/marketadvantageindex

“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.

Policy form numbers: API-1018 (06-11), ACI-1018 (06-11), ICC11-1035 (11-11), et al.

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Contracts issued by Fidelity & Guaranty Life Insurance Company, Des Moines, IA.

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

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.

Indexed interest crediting options are subject to a cap, fixed declared rate, index gain interest rate and/or a spread. All rates subject to change at the sole discretion of Fidelity & Guaranty Life Insurance Company.

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