ANNUITIES & LIFE

Why past performance isn't a crystal ball:

Diversification for your Fixed Indexed Annuity

History can teach us lessons, but it can't predict the future. That's why diversification may offer a more reliable path forward.

Today's economic climate raises big questions:

- Will inflation ease—or persist?
- Will tariffs continue to weigh on markets?
- Could rising inflation and recession lead to stagflation?
- Or will conditions improve, creating a "Goldilocks" economy?

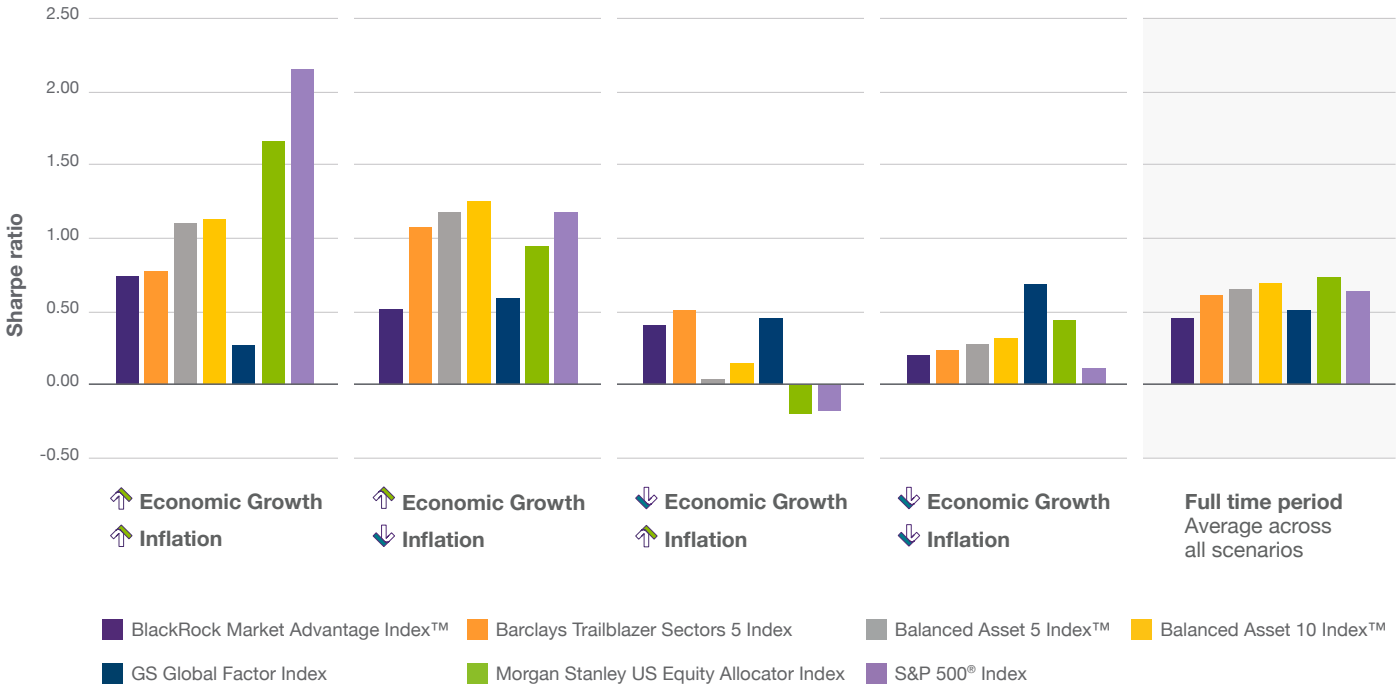
No single index performs best in every scenario. BlackRock's analysis shows that diversification within Fixed Indexed Annuities (FIAs) can help smooth out market ups and downs. While it can't guarantee profits or prevent flat years, diversification may reduce volatility and provide more consistent results across changing conditions.

See why diversification matters

You can't predict the future, but you can prepare for it. BlackRock's data shows **no single index wins in every market**—diversification helps smooth the ride.

What BlackRock's data shows about index performance

Data over period: March 2008 - June 2026



The Sharpe ratio is a formula for gauging expected returns compared to risk exposure. Higher numbers reflect greater return potential and/or lower risk. Comparing Sharpe ratios provides a relative gauge of which indexes may have performed better in different historical scenarios. The Sharpe ratio is not designed for the short-term, and is more useful for analyzing long-term potential performance. The Sharpe ratio shows the hypothetical performance of the indexes, it is not an exact representation of the indexes' performances in fixed indexed annuity products.

Index availability is subject to change. Not all indexes are available on all products. For available indexes by product, please refer to the Statement of Understanding for the product you are considering.

Your path to confidence without a crystal ball

Past performance can't predict what's ahead. Diversification is your roadmap—balancing risk, protecting your money, and spreading across indexes to build confidence in uncertain markets.

Here's how the path unfolds:

STEP 1

Recognize uncertainty

Markets shift. Yesterday's winners don't always lead tomorrow, and BlackRock's data shows no single index outperforms in every market.

STEP 2

Don't predict—prepare

You don't need a crystal ball. Diversifying your FIA helps you face the unknown with more confidence.

STEP 3

Smooth the ride

By diversifying across multiple indexes, you can:

- Reduce volatility
- Lower the chance of "zero" years with no interest credited

STEP 4

Gain confidence with F&G

Diversification in an FIA from F&G helps protect your money, balance risk and reward, and build a more resilient future.

No crystal ball needed—**diversification builds confidence.**

Ready for what's next? Ask your financial professional about F&G's FIAs.

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Indexed interest crediting options are subject to a cap, fixed declared rate, index gain interest rate and/or a spread.

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