F&G ANNUITIES & LIFE

Fixed Indexed
ANNUITY

Performance Pro®

& YOU

Strong growth potential, guaranteed income from a flexible premium, deferred, fixed indexed annuity

Looking for growth potential and retirement income you can count on?

If you have five to 15 years before retirement, now could be a good time to make sure you're on track and to start thinking about how to turn your savings into future retirement income.

And if you're feeling like your savings could use a boost, a product with a bonus could give your savings or future retirement income a shot in the arm. Talk to your financial representative about:

What portion of your income is:

- Guaranteed
- Protected from market downturns
- Built to last a lifetime

That's where a fixed indexed annuity (FIA) comes in, with income you can always count on.



An FIA with an Enhanced Guaranteed Minimum Withdrawal Benefit (EGMWB)[1] helps give you a predictable way to build your future retirement **INCOME BASE** for a **RELIABLE STREAM OF LIFETIME INCOME** — without the risk of actually participating in the market.



[1] State variations and conditions apply.

What is an annuity?

An annuity is a long-term retirement tool that can be a cornerstone of your financial plan.

Premium

You pay a premium (think of it as your principal) to F&G.

Promise

In exchange for your premium, you receive benefits and guarantees from F&G. F&G provides an annuity contract and promises to look after your money.

Policy

Your financial professional will help you select the policy that best meets your needs:

- Savings protection and growth potential
- Guaranteed lifetime retirement income

This quick reference guide is intended to provide an overview of the Performance Pro® 10 (Performance Pro). It comes with the Statement of Understanding (SOU) that explains this annuity in detail.

The SOU has product information that's important to help you understand this annuity. If you decide to complete an application, your financial professional will ask you to sign an acknowledgement to confirm you've read the SOU. If there is any conflict between this guide and the SOU, the SOU prevails.

Read on to learn how **Performance Pro** can play an important part in your financial security.

Is Performance Pro a good option for you?

Many Americans use their monthly annuity income to cover essential living expenses in retirement — like food, shelter and taxes. Knowing guaranteed income is there to help cover those household expenses can create a good foundation in retirement.

With Performance Pro you get:

A more predictable way to build your income base

Guaranteed income that you can't outlive in retirement

Up to double the payment amount[1] if you become impaired

Tax-deferred savings[2]

Plus, **access for unexpected health care expenses**[3] when you need it most

The ability to **maintain control** over your account value (payments without annuitization)

4 reasons you may consider Performance Pro

1 Powerful bonus

- Up to 21% bonus on your first-year premium applied to your account value
- 2.75% roll-up rate for the first 10 years or until age 85 or until the withdrawal period begins
- Plus a potential add-on rate based on the growth of your account value

2 Steady stream of lifetime income[4]

- From the start, you know how much your income payments will be once you retire.
- Your payments will never run out no matter how long you live, even if your account value is depleted.

Plus, double the payment amount[1] if you become impaired and are unable to perform two out of six activities of daily living. This comes in handy for home health care or other unexpected medical expenses until you get back on your feet.

3 Tax deferral

- To help your savings work even harder, interest grows tax deferred.[2] You may have more money to compound and grow.

4 Death benefit

- Leave your beneficiaries whatever account value remains in a lump sum payment.

Consult the SOU for complete details.

[1] Two times the guaranteed withdrawal payment for single annuitants and 1.5 times the guaranteed withdrawal payment for joint annuitants. Subject to state availability.

[2] You pay taxes only when you make withdrawals and receive income in the future.

[3] State variations and conditions apply.

[4] For a fee.

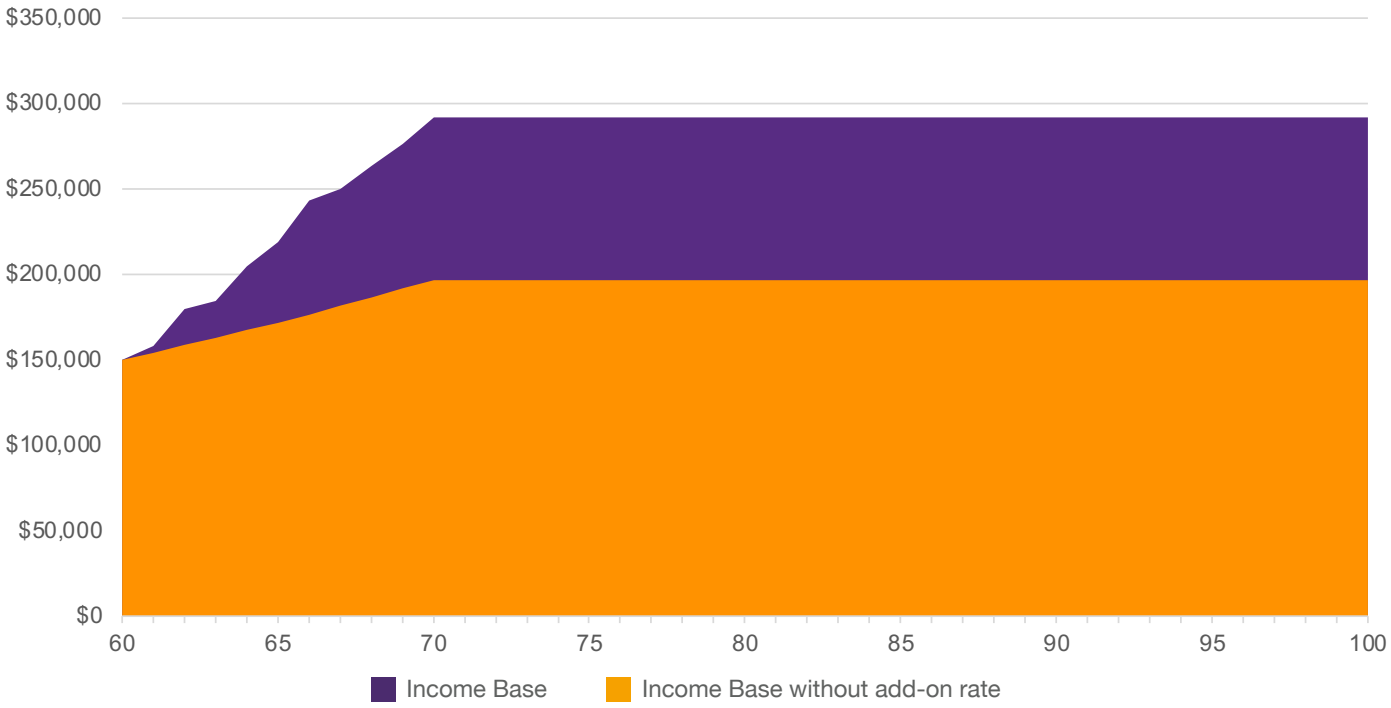
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Fidelity & Guaranty Life Insurance Company

How Performance Pro helps you build a steady lifetime income stream

Your income base determines your lifetime payment amount. There are two factors in your income base growth:

- At minimum, your income base will reflect a guaranteed growth rate of 2.75% compounded annually.
- However, your income base can grow much faster than that based on the performance of market-linked indexes through your policy's add-on rate.

Add-on rate boosts income base

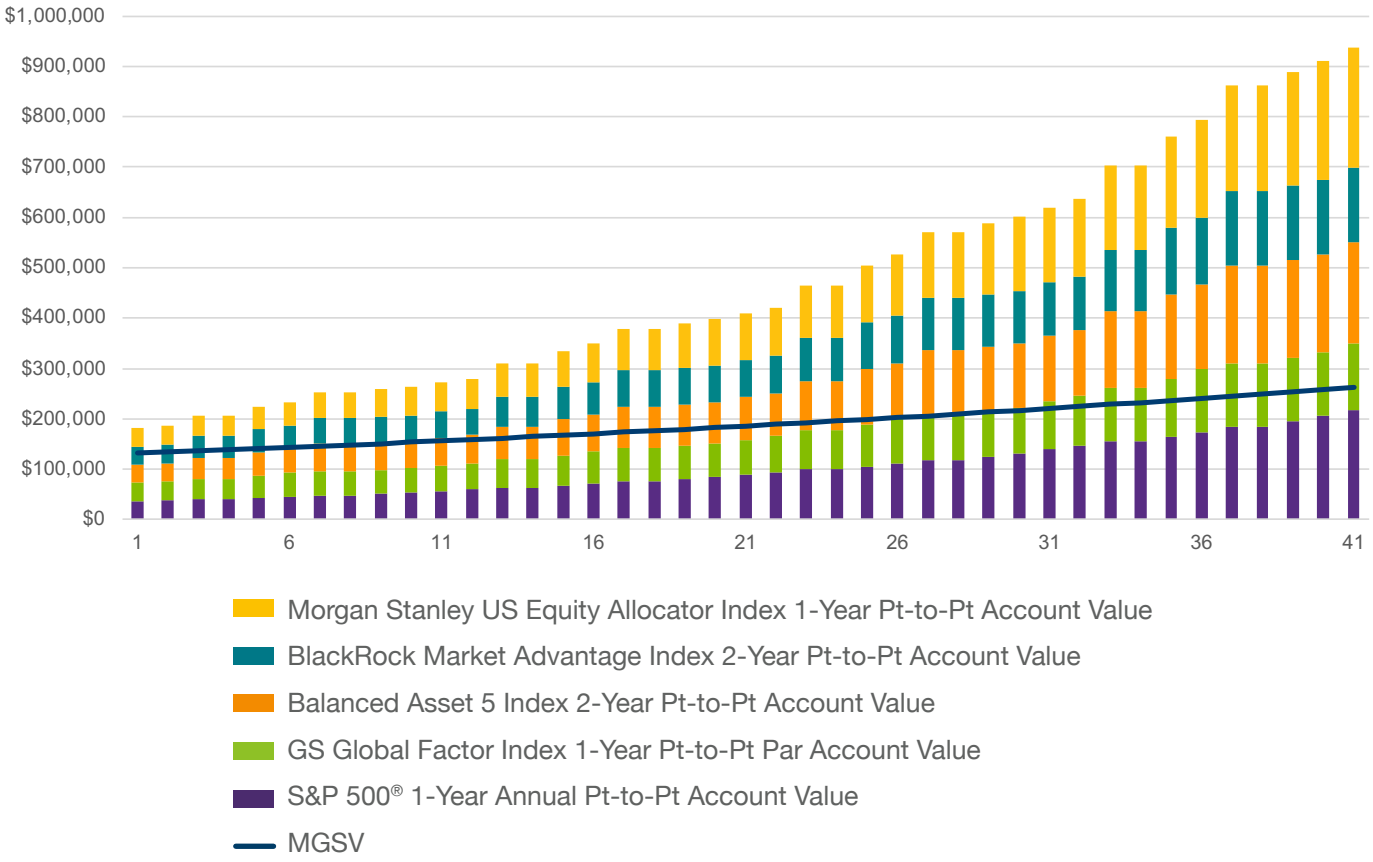


The above graph is based on index data for the period 12/31/2015 - 12/31/2025. The index does not reflect dividends paid on underlying stocks. The hypothetical performance of this FIA assumes a $150,000 premium. Allocation: 20% in one-year point-to-point indexed crediting option S&P 500® Index with 5.75% Cap, 20% in one-year point-to-point indexed crediting option with the Morgan Stanley US Equity Allocator Index with 55% Par and 0% Spread, 20% in two-year point-to-point indexed crediting option with the BlackRock Market Advantage Index with 135% Par, 20% in one-year point-to-point indexed crediting option with the GS Global Factor Index with 130% Par, and 20% in two-year point-to-point indexed crediting option with the Balanced Asset 5 Index with 175% Par and 0% Spread. Regarding the Balanced Asset 5 Index, the BlackRock Market Advantage Index, the GS Global Factor Index and the Morgan Stanley US Equity Allocator Index, it is important to note that the illustrated indexes are less than 10 years old. All index value information presented prior to the index's live date are created through back-testing. Back-testing uses simulated results and hypothetical circumstances to estimate how the Index may have performed prior to its actual existence. Past performance (actual or simulated) is not necessarily indicative of future results. Simulated returns are capped at 8% annually. For the indexes less than 10 years old, here are the launch months: Balanced Asset 5 June 2020; GS Global Factor May 2021; BlackRock Market Advantage January 2023; Morgan Stanley US Equity Allocator November 2023. Guaranteed account value assumes 0.00% interest credit in all years. This example uses Performance Pro® rates effective May 14, 2026 on all assumptions and may not reflect the cap, par or spread rates currently available and is for illustrative purposes only. This graph assumes no withdrawals are taken during the deferral period and no excess withdrawals are taken during the withdrawal period and assumes no fees. The Guaranteed Withdrawal Payment amount is guaranteed for life as long as no Excess Withdrawals are taken. Excess Withdrawals will reduce the Guaranteed Withdrawal Payment amount, and in some cases, reduce it to zero, terminating the contract. Provisions and riders have limitations, restrictions and additional charges. Subject to state availability. Certain restrictions may apply.

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100% of account value growth applies to income base via add-on rate

Diversification can provide considerable growth



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Growth potential

Your choice for tax-deferred growth

Performance Pro offers strong growth potential by giving you a broad choice of options tied to market indexes. You may choose any combination of these potential interest earning options:

- A fixed interest option (we set the rate annually; it's guaranteed not to be below 1%)
- Several options tied to market indexes:
  - Balanced Asset 5 Index™
  - Barclays Trailblazer Sectors 5 Index
  - BlackRock Market Advantage Index™
  - Gold Commodity
  - GS Global Factor Index
  - Morgan Stanley US Equity Allocator Index
  - S&P 500® Index

Each index option is subject to caps, participation rates and/or spreads. The index options are linked to a market index, but you are not investing directly in the stock market or any index. We protect you from downside risk, and you are guaranteed not to lose money due to market declines.

At the end of each crediting period, any gains are locked in.

The index options are not available in all states, so please check with your financial or insurance professional.

The premium you pay in the first year grows with a vesting bonus

Vesting bonus on any premium paid in year 1

- Vests over 10 years, 10% end of each year, only on premium paid in year 1
- Chart reflects current percentages, subject to change

All States		Other States[1]		Other States[2]	
75 or younger	76-80	75 or younger	76-80	75 or younger	76-80
21%	15%	18%	12%	16%	11%

All states where approved except as noted below
(Check with your agent for full details.)

[1] Other states include: CA, DE, FL (65+), MA, NJ, NV, OH, OK, SC, TX, UT.
[2] Other states include: AK, AL, CT, ID, IN, MN, MS, MT, OR, PA, PR, WA.

Key benefits

Guaranteed income

Performance Pro provides you with income for life as Guaranteed Withdrawal Payments. If you haven't made excess withdrawals in any year, payments will never run out, no matter how long you live, even if your account value is depleted.

You may begin Guaranteed Withdrawal Payments any time after the first contract year, if you are at least 50 years old. The time to start is up to you, and you may stop income payments, and restart them later.

The payment amount is determined by the Income Base of your account at the time you begin withdrawal payments. The Income Base is different from your account value and cannot be surrendered or withdrawn.

Your Guaranteed Withdrawal Payments may increase if you become impaired to the extent you are unable to perform at least two out of six activities of daily living. These are defined terms, and benefits and availability may vary from state to state. Increased payments will continue until your account value is depleted or the impairment no longer qualifies you for the benefit. Payments then revert to the Guaranteed Withdrawal Payment.

The cost of the guaranteed withdrawal benefit is 0.10% times your Income Base, and is deducted annually from your vested account value at the end of each contract year.

Prior withdrawals reduce guaranteed withdrawal amounts.

Death benefit

Prior withdrawals reduce benefit amounts. Interest rates are subject to change. Partial index credit, if applicable, paid up to the date of death.

Lump-sum payment, the greater of:

- Account value, including the total vesting bonus, even if not fully vested;
- Minimum Guaranteed Surrender Value (MGSV)

Access for unexpected health care costs

- Home health care[1]
- Nursing home care[1]
- Terminal illness

[1] Not available in MA

If you need home health or nursing home care, or in the event of terminal illness, you may access your account value with no surrender charges or Market Value Adjustment (MVA).

The diagnosis of terminal illness, nursing home care, or confinement must occur at least one year after the contract is issued. In AK, AL, CT, ID, IN, MN, MS, MT, OR, PA, PR and WA, nursing home care or confinement must begin after the contract effective date. These are defined conditions, and this benefit may vary from state to state.

Ability to withdraw

You may withdraw your money at any time.

We know you may have unexpected opportunities or expenses. You'll have penalty-free access to 10% of the vested account value in years two through 10. Any other withdrawals will incur withdrawal charges. These consist of surrender charges and MVA.

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
All states where approved except as noted below *(Check with your agent for full details.)*	14%	13%	12%	11%	10%	8%	6%	4%	2%	1%	0%
AK, AL, CA, CT, DE, FL (65+)**, ID, IN,MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, PR, SC, TX, UT, WA**	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

What is a Required Minimum Distribution (RMD)?

An RMD is the amount that qualified plan participants must begin withdrawing at age 73. RMDs are required in order to avoid a penalty from the IRS and will be taxed as regular income. If you need to withdraw above the annual penalty-free withdrawal amount for the purpose of an RMD, F&G will waive any surrender charges and market value adjustments.

What is a Market Value Adjustment (MVA)?

Any time a withdrawal incurs a surrender charge, an MVA will be made. The MVA is based on a formula that takes into account changes in the rates since the contract was issued. Generally, if rates have risen, the MVA will decrease the surrender value; if they have fallen, the MVA will increase the surrender value.

The MVA does not apply in AK, AL, CT, ID, IL, IN, MN, MO, MS, MT, OR, PA, PR, WA.

See the SOU for details on surrender charges and MVA.

Annuitization

You don't have to worry about outliving your assets – you always have the option of annuitizing your contract, which means turning your annuity into scheduled payments for life. If you keep your contract until its maturity date, you must annuitize it then. The maturity date of your Performance Pro contract is set when the contract is issued.

This document is not a legal contract. For the exact terms and conditions, refer to the annuity contract, which is issued by Fidelity & Guaranty Life Insurance Company, Des Moines, IA.

"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.

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

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.

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

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

Performance Pro is a flexible premium deferred annuity; not available in NY.

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), AE-2005 (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).

Information provided regarding tax or estate planning should not be considered tax or legal advice. Consult your own tax professional or attorney regarding your unique situation.

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.

Indexed interest crediting options may be subject to a participation, cap, fixed, spread and/or performance trigger rate. These rates are subject to change at the discretion of Fidelity & Guaranty Life Insurance Company.

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

The level of Guaranteed Withdrawal Payment amount is guaranteed for life as long as no Excess Withdrawals are taken. Excess Withdrawals will reduce the Guaranteed Withdrawal Payment amount and in some cases reduce it to zero, terminating the contract.

The provisions, riders and optional additional features of this product have limitations and restrictions, may have additional charges, and are subject to change. Contracts are subject to state availability, and certain restrictions may apply. See the SOU for details.

F&G may change your annuity contract from time to time, to follow federal and state laws and regulations, subject to regulatory approval. If this happens, we'll tell you about the changes in writing.

This product is offered on a group or individual basis, subject to state approval. In Oregon, this advertisement applies only to the individual product. For group contracts, the group certificate and master contract provide the terms and conditions, which are subject to the laws of the issuing state.

Surrender charges and an MVA may apply to withdrawals. An MVA may increase or decrease the surrender value. Withdrawals may be taxable and may be subject to penalties prior to age 59 ½. Withdrawals will reduce the available death benefit.

F&G reserves the right to change the roll-up rate upon restart. The roll-up rate is not to be less than the guaranteed rate of 2%. Restart is not available in all states.

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.

Applicable indexed interest is credited at the end of the indexed term. Amounts withdrawn before the end of an indexed term will not receive indexed interest for that indexed term.

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.

It is important to note that when the declared participation rate is greater than 100% and the index change percentage at the end of the index term period is 0 or negative, no index interest credits will be applied to the account value. Please see the SOU for additional details.

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In calculating the level of the Index, the index methodology deducts a maintenance fee of .85% per year, calculated daily. This fee will reduce the level of the Index and thus the amount of interest, if any, that will be credited to any Product. Furthermore, while the volatility control applied by CIBC as part of the index methodology may result in less fluctuation in rates of return as compared to indices without volatility controls, it may also reduce the overall rate of return for products referencing the Index as compared to other indices not subject to volatility controls. For more information on the Balanced Asset 5 index, see indices.cibccm.com/CIBQB05E.

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For more information about Barclays Trailblazer Sectors 5 Index, see indices.barclays/trailblazer5.

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F&G offers our series of focused life insurance and annuity products through a network of independent marketing organizations (IMOs) and financial or insurance professionals. We pay the IMO, financial or insurance professional, or firm for selling the annuity to you, and factor that into our contract pricing. Their compensation isn't deducted from your premium.

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