



At-a-Glance Performance Pro[®]

Flexible Premium, Deferred, Fixed Indexed Annuity

Eligible ages

Non-qualified: **0-80**

Qualified: **18-80**

- If joint owner, eligibility is based on older owner's age

Premium

Minimum premium: **\$10,000**

- \$2,000 per interest option
- Cases over \$1 million, we reserve the right to review. For current premium limits, please refer to ADV1596, the Annuity Portfolio Matrix.

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 where approved
except as noted below
(see state approval chart for details)

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

All States		Other States*	
75 or younger	76-80	75 or younger	76-80
15%	9%	11%	6%

Interest crediting options

May change allocation among the interest options at the end of index crediting periods.

For the indexed interest crediting options with rider charges, a 1.25% charge is subtracted from the crediting option's account value at the beginning of the interest crediting period.

Index-based interest guaranteed never to go below 0%, even if the index does	
Balanced Asset 5 Index TM	<ul style="list-style-type: none"> • One-year Point-to-Point (par rate) • Two-year Point-to-Point¹ (spread & par rate) • Two-year Point-to-Point¹ (rider charge & par rate)
Barclays Trailblazer Sectors 5 Index (not available in IA, NH)	<ul style="list-style-type: none"> • Two-year Point-to-Point (spread & par rate)
BlackRock Market Advantage Index (not available in NH)	<ul style="list-style-type: none"> • Two-year Point-to-Point (spread & par rate)
Gold Commodity	<ul style="list-style-type: none"> • One-year Point-to-Point (cap & par rate)
GS Global Factor Index	<ul style="list-style-type: none"> • One-year Point-to-Point (par rate) • Two-year Point-to-Point¹ (spread & par rate) • Two-year Point-to-Point¹ (rider charge & par rate)
Morgan Stanley US Equity Allocator Index	<ul style="list-style-type: none"> • One-year Point-to-Point (spread & par rate) • Two-year Point-to-Point¹ (spread & par rate) • Two-year Point-to-Point¹ (spread, par rate & rider charge)
S&P 500 [®]	<ul style="list-style-type: none"> • One-year Monthly Point-to-Point (cap & par rate) • One-year Point-to-Point (cap & par rate) • Two-year Point-to-Point¹ (cap & par rate) • Three-year Point-to-Point¹ (cap & par rate)
Fixed crediting set once per year, guaranteed ≥ 1%	

¹ Not available in NH

Withdrawals

Guaranteed income

Income Base: The Income Base is used only to determine fees and income payments under this package. It is not a value that can be surrendered or withdrawn.

- **Option to receive scheduled income for life** as Guaranteed Withdrawal Payments (GMWB), assuming no excess withdrawals and a life-only annuity payout option is chosen at maturity.
- **Withdrawal payment amount determined by Income Base** at the time payments begin, calculated as the greatest of:

- ▶ **Premiums paid in the first year accruing for up to 10 years or age 85 or when withdrawals begin at the current 2.75% GMWB annual roll-up rate**
- ▶ **Premiums paid in the first year accruing for up to 10 years or age 85 or when withdrawals begin at the current 2.75% GMWB annual roll-up rate plus the add-on rate**

The add-on rate is the sum of the values (a x c)/b, for all interest crediting options to which account value is allocated at the end of a Contract year, where:

- a Is the interest crediting option account value at the end of the Contract year before interest is credited.
- b Is the account value at the end of the Contract year before interest is credited.
- c Is (i) the current fixed interest rate for that Contract year; (ii) the indexed crediting option's interest rate for the indexed crediting option on that Contract anniversary; or (iii) zero (0) for indexed crediting options where the index crediting period has not ended.

During the Accumulation Period the Income Base can grow as defined above, adjusted proportionately for any withdrawals you may take prior to beginning the Guaranteed Withdrawal Payments. If the Income Base grows, your Guaranteed Withdrawal Payment will also grow until the point income is elected.

During the Accumulation Period, you may elect to “restart” a new 10-year roll-up period. Restarting a new 10-year period extends the Accumulation Period and continues the growth of the Income Base at the annual roll-up rate.¹

¹ F&G reserves the right to change the GMWB 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. Please refer to SalesLink for state availability.

Starting Percentage

- **When payments are turned on, the amount is a percentage of the total Income Base:**

	At Age 50	After Age 50
If single annuitant	3.35%	Increases by 0.5% every 5 years to age 80 (at age 85+ the percentage stays at 6.85%)
If joint annuitant	2.85%	Increases by 1% every 10 years to age 80 (at age 80+ the percentage stays at 5.85%)

Increased payments for annuitants who are impaired revert to their original level if the account value is depleted OR the impairment ends.

² Annuitant in AK, AL, ID, IN, MN, MS, MT, OR, PA, PR or WA could also qualify by being in a Qualified Care Facility for 60 days.

³ 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). Feature is subject to state availability.

If the annuitant meets qualifications for impairment and the account value > \$0, payments increase 2X (1.5X if joint contract):

- ▶ **The Enhanced Guaranteed Minimum Withdrawal Benefit Rider³** has been in effect for three years. Not available in HI or IL.
- ▶ **The annuitant is unable to perform at least 2 of 6 activities of daily living²,** certified by a licensed physician, and requires the care of a licensed caregiver
- ▶ **The impairment began at least one year after contract issue,** and is expected to be permanent
- ▶ **The annuitant is 60 years or older and a U.S. resident**

Death benefit

The account value, including total vesting bonus, is paid as a lump sum benefit.

- ▶ No surrender charges or MVA applied

Free partial withdrawals

Each contract year after year 1 may withdraw ≤ 10% with no surrender charge or Market Value Adjustment (MVA). Withdrawals may be taken as:

- Systematic withdrawals on monthly, quarterly, or semi-annual basis; or
- Up to 4 non-systematic withdrawals per year.

Surrender charge percentages—for withdrawals in year 1, or withdrawals > 10% in years 2-10

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
All states where approved except as noted below (see state approval chart)	14%	13%	12%	11%	10%	8%	6%	4%	2%	1%	0%
AK, AL, CA, 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%

Any time a withdrawal incurs a surrender charge, an MVA will be made. For withdrawals above the annual penalty free withdrawal amount for the purpose of a required minimum distribution, F&G will waive any surrender charges and market value adjustments.

The MVA is based on a formula that takes into account changes in rates since contract issuance. Generally, if rates have risen, the market value adjustment will decrease surrender value; if rates have fallen, it will increase surrender value. MVA does not apply in AK, AL, ID, IL, IN, MN, MO, MS, MT, OR, PA, PR or WA.

For unexpected health care costs—access to vested account value with no surrender charge or MVA

¹ In AK, AL, ID, IN, MN, MS, MT, OR, PA, PR and WA, care or confinement must begin after the contract effective date.

² Limitations and considerations may vary from state to state.

Home Health Care¹ (provided by licensed home health care provider)

- Care must begin at least 1 year after contract effective date
- Must be unable to perform at least 2 of 6 activities of daily living (for at least 60 days and expected to continue for at least 90 days after requesting withdrawal)
- Not available in MA

Nursing Home Care¹ (in a licensed nursing home)

- Confinement must begin at least 1 year after contract effective date
- Must be confined to nursing home for at least 60 days
- Not available in MA

Terminal Illness²

- Diagnosis must be made at least 1 year after contract effective date and certified by licensed physician
- Life expectancy must be less than 1 year

Spouse continuation

If the rider is in the Accumulation Period on the date of the first owner's death, this rider will continue if your client's spouse continues the contract. Should the policy later enter the Withdrawal Period, the Guaranteed Withdrawal Payments will be based on the life of the surviving spouse.

If the rider is in the Withdrawal Period on the date of the first owner's death, and the spouse was a joint annuitant under the contract, Guaranteed Withdrawal Payments will continue based on the same annuitant's age as it was at the time of owner's death.

Fees

0.10%

of the Income Base on each contract anniversary.
Upon restart, the fee is guaranteed not to exceed 1.50%

"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.

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.

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.

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

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.

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.

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.

The Balanced Asset 5 Index™ (the "Index") is the exclusive property of a Canadian Imperial Bank of Commerce (Canadian Imperial Bank of Commerce, together with its affiliates, "CIBC"). CIBC has engaged Bloomberg Finance L.P. ("Bloomberg") to maintain and to make certain calculations related to the Index. "Canadian Imperial Bank of Commerce", "CIBC" and "Index" (collectively, the "CIBC Marks") are trademarks or service marks of CIBC. CIBC has licensed use of the Index and the CIBC Marks to Fidelity & Guaranty Life Insurance Company ("FGL") for use in one or more fixed indexed annuities offered by FGL (the "Product(s)"). CIBC is not the issuer of the Products and its sole contractual relationship with FGL is to license the Index and the CIBC Marks to FGL. CIBC developed the Index without considering the needs of FGL or any annuitant. CIBC makes no representation or warranty, express or implied, regarding the Index or its development and has no responsibilities, obligations or liabilities with respect to the inception, adjustment, maintenance, operation or calculation of the Index.

None of CIBC, Bloomberg or any other third-party licensor (collectively, the "Index Parties") to CIBC is acting, or has been authorized to act, as an agent of FGL or has in any way sponsored, promoted, solicited, negotiated, endorsed, offered, sold, issued, supported, structured or priced any Products or provided investment advice to FGL. No Index Party is a fiduciary or agent of any purchaser, seller or holder of any Product, or has made any representation or warranty, express or implied, regarding the advisability of purchasing, selling or holding any Product or the ability of the Index to track corresponding or relative market performance. Purchasers of any Product neither acquire any interest in the Index nor enter into any relationship of any kind whatsoever with any of the Index Parties. No Index Party guarantees the timeliness, accurateness, or completeness of the Index or any data or information relating thereto and shall have no liability in connection with the Index or any data or information relating thereto. No Index Party shall have any liability with respect to any Product, nor any liability for any loss relating to any Product, whether arising directly or indirectly from the use of the Index, its methodology, or otherwise. The selection of the Index as a crediting option under any Product does not obligate FGL to invest annuity premiums in the components of the Index. Any obligation to invest annuity premiums received under the Products are determined solely by FGL.

BLOOMBERG is a trademark and service mark of Bloomberg. Bloomberg and its affiliates are not affiliated with FGL or CIBC. Bloomberg's association with CIBC is to act as the administrator and calculation agent of the Index, which is the property of CIBC. Bloomberg does not guarantee the timeliness, accurateness, or completeness of the Index or any data or information relating thereto and shall have no liability in connection with the Index or any data or information relating thereto.

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.

Barclays Bank PLC and its affiliates ("Barclays") is not the issuer or producer of Fixed Indexed Annuities and Barclays has no responsibilities, obligations or duties to contract owners of Fixed Indexed Annuities. The Index is a trademark owned by Barclays Bank PLC and licensed for use by Fidelity & Guaranty Life Insurance Company as the Issuer of Fixed Indexed Annuities. While Fidelity & Guaranty Life Insurance Company as Issuer of Fixed Indexed Annuities may for itself execute transaction(s) with Barclays in or relating to the Index in connection with Fixed Indexed Annuities, Contract owners acquire Fixed Indexed Annuities from Fidelity & Guaranty Life Insurance Company and contract owners neither acquire any interest in Index nor enter into any relationship of any kind whatsoever with Barclays upon making an investment in Fixed Indexed Annuities. The Fixed Indexed Annuities are not sponsored, endorsed, sold or promoted by Barclays and Barclays makes no representation regarding the advisability of the Fixed Indexed Annuities or use of the Index or any data included therein. Barclays shall not be liable in any way to the Issuer, contract owners or to other third parties in respect of the use or accuracy of the Index or any data included therein. For more information about Barclays Trailblazer Sectors 5 index, see indices.barclays/trailblazer5.

The BlackRock Market Advantage Index is a product of BlackRock Index Services, LLC and has been licensed for use by Fidelity & Guaranty Life. BlackRock®, BlackRock Market Advantage Index™, and the corresponding logos are registered and unregistered trademarks of BlackRock.

The annuity product is not sponsored, endorsed, sold or promoted by BlackRock Index Services, LLC, BlackRock, Inc., or any of its affiliates, or any of their respective third party licensors (including the Index calculation agent, as applicable) (collectively, "BlackRock"). BlackRock has no obligation or liability in connection with the administration or marketing of the annuity product. BlackRock makes no representation or warranty, express or implied, to the owners of the annuity product or any member of the public regarding the advisability of investing the annuity product or the ability of the BlackRock Market Advantage Index to track general market performance. BlackRock does not guarantee the adequacy, accuracy, timeliness, and/or completeness of the Index or any data or communication related thereto nor does it have any liability for any errors, omissions or interruptions of the BlackRock Market Advantage Index. <http://www.blackrock.com/us/marketadvantageindex>.

Fidelity & Guaranty Life Insurance Company fixed indexed annuities are not sponsored, endorsed, sold, guaranteed, underwritten, distributed or promoted by Goldman Sachs & Co. or any of its affiliates (including Goldman Sachs Asset Management, L.P.), with the exception of any endorsement, sales, distribution or promotion of this product that may occur through its affiliates that are licensed insurance agencies (excluding such affiliates, individually and collectively, "Goldman Sachs") or its third party data providers. Goldman Sachs and its third party data providers make no representation or warranty, express or implied, regarding the advisability of investing in annuities generally or in fixed indexed annuities or the investment strategy underlying such Fidelity & Guaranty Life Insurance Company fixed indexed annuity, particularly, the ability of the GS Global Factor Index to perform as intended, the merit (if any) of obtaining exposure to the GS Global Factor Index or the suitability

of purchasing or holding interests in Fidelity & Guaranty Life Insurance Company fixed indexed annuities. Goldman Sachs and its third party data providers do not have any obligation to take the needs of the holders of Fidelity & Guaranty Life Insurance Company fixed indexed annuities into consideration in determining, composing or calculating the GS Global Factor Index. GOLDMAN SACHS DOES NOT GUARANTEE THE ACCURACY AND/OR COMPLETENESS OF GS GLOBAL FACTOR INDEX OR OF THE METHODOLOGY UNDERLYING THE INDEX, THE CALCULATION OF THE INDEX OR ANY DATA SUPPLIED BY IT FOR USE IN CONNECTION WITH FIDELITY & GUARANTY LIFE INSURANCE COMPANY FIXED INDEXED ANNUITIES. GOLDMAN SACHS EXPRESSLY DISCLAIMS ALL LIABILITY FOR ANY SPECIAL, PUNITIVE, INDIRECT OR CONSEQUENTIAL DAMAGE EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES.

THIRD PARTY DATA IS USED UNDER LICENSE AS A SOURCE OF INFORMATION FOR GS GLOBAL FACTOR INDEX. THIRD PARTY PROVIDER HAS NO OTHER CONNECTION TO GOLDMAN SACHS INDEXES AND SERVICES AND DOES NOT SPONSOR, ENDORSE, RECOMMEND OR PROMOTE ANY GOLDMAN SACHS INDEX OR SERVICES. THIRD PARTY PROVIDER HAS NO OBLIGATION OR LIABILITY IN CONNECTION WITH THE GOLDMAN SACHS INDEX AND SERVICES. THIRD PARTY PROVIDER DOES NOT GUARANTEE THE ACCURACY AND/OR THE COMPLETENESS OF ANY MARKET DATA LICENSED TO GOLDMAN SACHS AND SHALL NOT HAVE ANY LIABILITY FOR ANY ERRORS, OMISSIONS, OR INTERRUPTIONS THEREIN. THERE ARE NO THIRD-PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN THIRD PARTY PROVIDER AND GOLDMAN SACHS.

For more information, visit goldmansachsindices.com/products/GSGFI5E.

The "S&P 500 Index" is a product of S&P Dow Jones Indices LLC, a division of S&P Global, or its affiliates ("SPDJ") and has been licensed for use by Fidelity & Guaranty Life Insurance Company. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC, a division of S&P Global ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); These trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Fidelity & Guaranty Life Insurance Company. These annuity products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index.

ICE BENCHMARK ADMINISTRATION LIMITED MAKES NO WARRANTY, EXPRESS OR IMPLIED, EITHER AS TO THE RESULTS TO BE OBTAINED FROM THE USE OF THE LBMA GOLD PRICE AND/OR THE FIGURE AT WHICH THE LBMA GOLD PRICE STANDS AT ANY PARTICULAR TIME ON ANY PARTICULAR DAY OR OTHERWISE. ICE BENCHMARK ADMINISTRATION MAKES NO EXPRESS OR IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE FOR USE WITH RESPECT TO THIS ANNUITY PRODUCT. PRECIOUS METALS LIMITED OWNS THE "LBMA GOLD PRICE" TRADE MARK.

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.

Morgan Stanley US EQUITY ALLOCATOR Index (the "Index" or "MSUA index") is the property of Morgan Stanley & Co. LLC.

Any product that is linked to the performance of the Index is not sponsored, endorsed, sold or promoted by Morgan Stanley & Co. LLC, or any of its affiliates (collectively, "Morgan Stanley"). Neither Morgan Stanley nor any other party (including without limitation any calculation agents or data providers) makes any representation or warranty, express or implied, regarding the advisability of purchasing any product linked to this Index. In no event shall Morgan Stanley have any liability for any special, punitive, indirect or consequential damages including lost profits, even if notified of the possibility of such damages. The Index is the exclusive property of Morgan Stanley. Morgan Stanley and the Index are service marks of Morgan Stanley and have been licensed for use for certain purposes by fidelity and guaranty life insurance ("licensee"). Neither Morgan Stanley nor any other party has or will have any obligation or liability to owners of this product in connection with the administration or marketing of this product, and neither Morgan Stanley nor any other party guarantees the accuracy and/or the completeness of the Index or any data included therein.

No purchaser, seller or holder of this product, or any other person or entity, should use or refer to any Morgan Stanley trade name, trademark or service mark to sponsor, endorse, market or promote this product, without first contacting Morgan Stanley to determine whether Morgan Stanley's permission is required. Under no circumstances may any person or entity claim any affiliation with Morgan Stanley without the prior written permission of Morgan Stanley.

In calculating the performance of the Index, Morgan Stanley deducts, on a daily basis, a servicing cost of 0.85% per annum. This reduces the positive change or increase the negative change in the Index level and thus decreases the return of any product linked to the Index. The Index applies a bespoke volatility control mechanism to identify changing market conditions using intraday data and stabilize the overall level of risk of the Index. The volatility control calculation applied by Morgan Stanley as part of the Index's methodology may decrease the Index's performance and thus the return of any product linked to the Index. In addition, because the volatility control calculation is expected to reduce the overall volatility of the Index, it will also reduce the cost of hedging certain products linked to the Index.

Morgan Stanley may transact derivative transactions linked to the Index. Potential purchasers of products linked to this Index should refer to the full offering document for important information concerning such products, including the related risk factors and make their own appraisal of the risks and suitability of such products.