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# At-a-Glance Prosperity Elite<sup>®</sup> 10

Flexible Premium, Deferred, Fixed Indexed Annuity

## Package options

Client chooses one. Once a package is selected, it cannot voluntarily be terminated until the end of the surrender charge period.

### Enhancement Package

- Guaranteed Minimum Death Benefit Rider (GMDB)

### Protection Package

- Enhanced Guaranteed Minimum Death Benefit Rider (EGMDB)
- Enhanced Guaranteed Minimum Withdrawal Benefit Rider (EGMWB)

## Eligible ages

Non-qualified: **0-85** (0-80 in IN)

Qualified: **18-85** (18-80 in IN)

- 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% at the end of each year, only on premium paid in year 1
- Chart reflects current percentages, subject to change

	Enhancement Package		OR	Protection Package	
	70 or younger	71-85		70 or younger	71-85
<b>Age at issue</b> <i>(older owner's age if joint owners)</i>					
<b>All states where approved except as noted below</b> <i>(see state approval chart for details)</i>					
<b>AK, AL, CA, DE, FL (65+), ID, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, PR, SC, TX, UT, WA</b>	6%	3%		12%	6.50%
	5%	2.75%		11%	5.75%

## Fees

	Enhancement Package	OR	Protection Package
	<b>0.6%</b> of the highest guaranteed death benefit on each contract anniversary		<b>0.95%</b> 0.60% of the highest guaranteed death benefit on each contract anniversary, and 0.35% of the Income Base on each contract anniversary

# Interest crediting options

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

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

<sup>1</sup> Not available in NH.

<sup>2</sup> Not available in IA or NH.

<sup>3</sup> The gold price is the USD. Closing price of gold as printed by the London Bullion Market Association.

<sup>4</sup> Not available in AL, AK, ID, MN, MS, MT, OR, PA, PR or WA.

<sup>5</sup> Also referred to as One-year Point-to-Point Declared Rate on Index Gain.

Index-based interest guaranteed never to go below 0%, even if the index does	
Balanced Asset 5 Index™	<ul style="list-style-type: none"> <li>One-year Annual Point-to-Point (par rate)</li> <li>Two-year Annual Point-to-Point (spread &amp; par rate)<sup>1</sup></li> <li>Two-year Annual Point-to-Point (rider charge &amp; par rate)<sup>1</sup></li> </ul>
Barclays Trailblazer Sectors 5 Index <sup>2</sup>	<ul style="list-style-type: none"> <li>Two-year Point-to-Point (spread &amp; par rate)</li> </ul>
Gold Commodity <sup>3,4</sup>	<ul style="list-style-type: none"> <li>One-year Annual Point-to-Point (cap &amp; par rate)</li> </ul>
GS Global Factor Index	<ul style="list-style-type: none"> <li>One-year Annual Point-to-Point (par rate)</li> <li>Two-year Annual Point-to-Point (spread &amp; par rate)<sup>1</sup></li> <li>Two-year Annual Point-to-Point (rider charge &amp; par rate)<sup>1</sup></li> </ul>
S&P 500®	<ul style="list-style-type: none"> <li>One-year Monthly Point-to-Point (cap &amp; par rate)</li> <li>One-year Monthly Average (cap &amp; par rate)</li> <li>One-year Annual Point-to-Point (cap &amp; par rate)</li> <li>One-year Point-to-Point Performance Trigger<sup>5</sup></li> </ul>
Fixed crediting set once per year, guaranteed ≥ 1%	

# Withdrawals

## Guaranteed income (Protection Package only)

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.

<sup>5</sup> In HI, IL and VT, initial plus additional premiums are included in this amount.

<sup>6</sup> For up to 10 years or age 85 in AK, AL, ID, MN, MS, MT, OR, PA, PR and WA

- Option to receive scheduled income for life as Guaranteed Withdrawal Payments, 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:
  - Initial premium plus 18% bonus on the initial premium only (reduced proportionally for all withdrawals; rate subject to change)
  - Initial premium<sup>5</sup> increased by the Enhanced Guaranteed Minimum Withdrawal Benefit Rider rate, compounded at 10% for up to 10 years<sup>6</sup> or start of withdrawal payments, whichever is first. (Reduced proportionally for all withdrawals, rate subject to change)
  - Account value (including vested premium bonus); or
  - Minimum guaranteed surrender value

### 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	3.3%	Increases each year from age 51 until age 85 <sup>7</sup> (at age 85+ the percentage stays at 7%)
If joint annuitant	3.0%	Increases each year from age 53 until age 90 <sup>7</sup> (at age 90+ the percentage stays at 7%)

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 Rider has been in effect for three years; five years in HI and IL
- The annuitant is unable to perform at least 2 of 6 activities of daily living<sup>8</sup>, 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

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

<sup>7</sup> See SOU for a full payout percentage schedule. Payout percentages in HI and IL vary.

<sup>8</sup> Annuitant in AK, AL, ID, MN, MS, MT, OR, PA, PR or WA could also qualify by being in a Qualified Care Facility for 60 days.

## 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.

<sup>1</sup> In AK, AL, ID, MN, MS, MT, OR, PA, PR and WA payable over time death benefit is not available.

<sup>2</sup> In NC and VT, initial plus additional premiums are included in the calculation, and age is not a factor.

Enhancement Package	Protection Package
<p><b>Paid as a lump sum, greatest of:</b></p> <ul style="list-style-type: none"> <li>▶ Account value, including the total vesting bonus, even if not fully vested;</li> <li>▶ Minimum guaranteed surrender value; or</li> <li>▶ Initial premium plus vesting bonus on the initial premium only, growing at 5% simple interest for 10 years, until age 85 (older owner if joint owners) or death, whichever is first.</li> </ul>	<p><b>Two options:</b></p> <ol style="list-style-type: none"> <li><b>1. Paid as a lump sum, calculated in the same manner as the Enhancement Package.</b></li> <li><b>2. Paid as payments over at least 5 years (10 if issue age ≥ 71), based on greater of:<sup>1</sup></b> <ul style="list-style-type: none"> <li>▶ Minimum guaranteed surrender value; or</li> <li>▶ Initial premium plus 18% bonus on the initial premium only; or</li> <li>▶ Initial premium<sup>2</sup> plus 10% compound interest for up to 10 years, until age 85 (older owner if joint owners) or the date of death or beginning of income withdrawals, whichever is first.</li> </ul> </li> </ol>

## Penalty-free partial withdrawals

**Each contract year after year 1 may withdraw ≤ 10% vested account value 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+
<b>All states where approved except as noted below (see state approval chart)</b>	12%	11%	10%	9%	8%	7%	6%	5%	4%	3%	0%
<b>AK, AL, CA, DE, ID, FL (65+), MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, PR, SC, TX, UT, WA</b>	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, MN, MO, MS, MT, OR, PA, PR and WA.

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

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

<sup>2</sup> Limitations and considerations may vary from state to state.

### Home Health Care (provided by licensed home health care provider)

- Care must begin at least 1 year after contract effective date<sup>1</sup>
- 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 Care (in a licensed nursing home)

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

### Terminal Illness

- Diagnosis must be made at least 1 year after contract effective date and certified by licensed physician<sup>2</sup>
- Life expectancy must be less than 1 year

## Questions? Contact us at SalesDesk@fglife.com

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