



Experience
the Power of
Collaborative
Thinking

At-a-Glance Prosperity Elite[®] 14

Flexible Premium, Deferred, Fixed Indexed Annuity

Package options

Customer 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 14 years, only on premium paid in year 1
- Chart reflects current percentages, subject to change

	Enhancement Package		OR	Protection Package	
Age at issue <i>(older owner's age if joint owners)</i>	70 or younger	71-85		70 or younger	71-85
All states where approved <i>(see state approval chart for details)</i>	7%	4%		14%	7.50%

Fees

0.6% of the highest guaranteed death benefit on each contract anniversary	OR	0.95% 0.6% 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.

Index-based interest guaranteed never to go below 0%, even if the index does	
Balanced Asset 5 IndexTM	<ul style="list-style-type: none"> • One -year Annual Point-to-Point (par rate) • Two-year Annual Point-to-Point (spread & par rate)¹ • Two-year Annual Point-to-Point (par rate & rider charge)¹
Barclays Trailblazer Sectors 5 Index²	<ul style="list-style-type: none"> • Two-year Point-to-Point (spread & par rate)
Gold Commodity³	<ul style="list-style-type: none"> • One-year Annual Point-to-Point (cap & par rate)
GS Global Factor Index	<ul style="list-style-type: none"> • One-year Annual Point-to-Point (par rate) • Two-year Annual Point-to-Point (spread & par rate)¹ • Two-year Annual Point-to-Point (par rate & rider charge)¹
S&P 500[®]	<ul style="list-style-type: none"> • One-year Monthly Point-to-Point (cap & par rate) • One-year Monthly Average (cap & par rate) • One-year Annual Point-to-Point (cap & par rate) • One-year Point-to-Point Performance Trigger⁴
Fixed crediting set once per year, guaranteed \geq 1%	

¹ Not available in NH.

² Not available in IA or NH.

³ The gold price is the USD PM. closing price of gold as printed by the London Bullion Market Association.

⁴ Also referred to as One-year Point-to-Point Declared Rate on Index Gain.

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.

¹ In HI, IL and VT, initial plus additional premiums are included in this amount.

- **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 premium¹ increased** by the Enhanced Guaranteed Minimum Withdrawal Benefit Rider rate, compounded at 10% for up to 10 years 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 ² (at age 85+ the percentage stays at 7%)
If joint annuitant	3.0%	Increases each year from age 53 until age 90 ² (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**, 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.

² See SOU for a full payout percentage schedule. Payout percentages in HI and IL vary.

Death benefits

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

Enhancement Package	Protection Package
<p>Paid as a lump sum, greatest of:</p> <ul style="list-style-type: none"> ▶ Account value, including the total vesting bonus, even if not fully vested; ▶ Minimum guaranteed surrender value; or ▶ 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. 	<p>Two options:</p> <ol style="list-style-type: none"> 1. Paid as a lump sum, calculated in the same manner as the Enhancement Package. 2. Paid as payments over at least 5 years (10 if issue age ≥ 71), based on greater of: <ul style="list-style-type: none"> ▶ Initial premium plus 18% bonus on the initial premium only; or ▶ Initial premium³ plus 10% compound interest for up to 10 years, until age 85 (older owner if joint owners) or beginning of income withdrawals, whichever is first.

³ In NC and VT, initial plus additional premiums are included in the calculation, and age is not a factor.

Free partial withdrawals

Each contract year after year 1 may withdraw $\leq 10\%$ 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 2-14

Contract year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
All states where approved <i>(see state approval chart)</i>	14.75%	13.75%	12.75%	11.75%	10.75%	10%	9%	8%	7%	6%	5%	4%	3%	2%	0%
IN follows this schedule:	12.5%	12.5%	12%	11%	10%	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 IL and MO.

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

Home Health Care *(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)

Nursing Home Care *(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

Terminal Illness

- 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

Questions? Contact us at SalesDesk@fglife.com

"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.

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.

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.

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.

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.

The Balanced Asset 5 Index™ (the "Index") is the exclusive property of 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. Fidelity & Guaranty Life Insurance Company 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 the Index nor enter into any relationship of any kind whatsoever with Barclays upon purchasing 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 <http://indices.barclays/trailblazer5>.

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.

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.

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 SPDJ and sublicensed for certain purposes by Fidelity & Guaranty Life Insurance Company. These annuity products are not sponsored, endorsed, sold or promoted by SPDJ, 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.