



# At-a-Glance Accelerator Plus<sup>®</sup> 10

Flexible Premium, Deferred, Fixed Indexed Annuity

## Eligible ages

Non-qualified: **0-85**

Qualified: **18-85**

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

## Premium

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

- \$2,000 per interest crediting option
- \$2M and over requires home office approval

## 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)

<sup>1</sup>AK, AL, CA, DE, FL (65+), ID, IN, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA

All States		Other States <sup>1</sup>	
75 or younger	76-85	75 or younger	76-85
11%	8%	10%	7%

## Interest crediting options

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

Index-based interest guaranteed never to go below 0%, even if the index does	
Balanced Asset 5 Index <sup>TM</sup>	<ul style="list-style-type: none"> <li>• One-year Point-to-Point (spread &amp; par rate)</li> <li>• One-year Point-to-Point (par rate &amp; rider charge)</li> <li>• Two-year Point-to-Point (spread &amp; par rate)<sup>2</sup></li> <li>• Two-year Point-to-Point (par rate &amp; rider charge)<sup>2</sup></li> </ul>
Balanced Asset 10 Index <sup>TM</sup>	<ul style="list-style-type: none"> <li>• One-year Point-to-Point (par rate)</li> <li>• One-year Point-to-Point (spread &amp; par rate)</li> <li>• Two-year Point-to-Point (spread &amp; par rate)<sup>2</sup></li> <li>• Two-year Point-to-Point (spread, par rate &amp; rider charge)<sup>2</sup></li> </ul>
Barclays Trailblazer Sectors 5	<ul style="list-style-type: none"> <li>• Two-year Point-to-Point (spread &amp; par rate)<sup>2</sup></li> <li>• Two-year Point-to-Point (spread, par rate &amp; rider charge)<sup>2</sup></li> </ul>
BlackRock Market Advantage Index	<ul style="list-style-type: none"> <li>• One-year Point-to-Point (par rate)</li> <li>• Two-year Point-to-Point (spread &amp; par rate)<sup>2</sup></li> </ul>
GS Global Factor Index	<ul style="list-style-type: none"> <li>• One-year Point-to-Point (par rate)</li> <li>• Two-year Point-to-Point (spread &amp; par rate)<sup>2</sup></li> <li>• One-year Point-to-Point (par rate &amp; rider charge)</li> <li>• Two-year Point-to-Point (par rate &amp; rider charge)<sup>2</sup></li> </ul>
Morgan Stanley US Equity Allocator Index	<ul style="list-style-type: none"> <li>• One-year Point-to-Point (spread &amp; par rate)</li> <li>• Two-year Point-to-Point (spread &amp; par rate)<sup>2</sup></li> <li>• One-year Point-to-Point (spread, par rate &amp; rider charge)</li> <li>• Two-year Point-to-Point (spread, par rate &amp; rider charge)<sup>2</sup></li> </ul>
S&P 500 <sup>®</sup>	<ul style="list-style-type: none"> <li>• One-year Monthly Point-to-Point (cap &amp; par rate)</li> <li>• One-year Monthly Point-to-Point (cap, par rate &amp; rider charge)</li> <li>• One-year Point-to-Point (cap &amp; par rate)</li> <li>• One-year Point-to-Point (cap, par rate &amp; rider charge)</li> <li>• One-year Point-to-Point (par rate &amp; rider charge)</li> <li>• One-year Point-to-Point Performance Trigger<sup>3</sup></li> <li>• One-year Point-to-Point Performance Trigger (rider charge)<sup>3</sup></li> </ul>
Fixed crediting set once per year, guaranteed ≥ 1%	

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

<sup>3</sup> Also referred to as One-year Point-to-Point Declared Rate on Index Gain.

# Withdrawals

## Guaranteed income

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, 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:
  - ▶ **Performance value** — equal to the lesser of:
    - ▶ **Premiums paid in policy year one** multiplied by the Premium Factor of 5 and
    - ▶ **Total account value** (less premiums received after the first policy year) multiplied by the Performance Multiplier.

**The Performance Multiplier** at issue is equal to one plus the Performance Factor. The Performance Multiplier increases by the Performance Factor each policy year until the earliest of 10 years, beginning of the withdrawal period, or age 85<sup>1</sup>. The Performance Factor is 7.5% and the maximum Performance Multiplier is 175%.

  - ▶ **Roll-up Value** — equal to Premiums paid in year 1 growing at 5% annual compound interest until the earliest of 10 years, the beginning of the withdrawal period, or age 85<sup>1</sup>. The roll-up value is reduced proportionately for any withdrawals.

### 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	3.5%	Increases by 0.5% every 5 years to age 85 (at age 85+the percentage stays at 7%)
If joint annuitant	3%	Increases by 1% every 10 years to age 80 (at age 80+ the percentage stays at 6%)

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

<sup>1</sup> The age 85 limit does not apply to HI or IL.

<sup>2</sup> Not available in AK, AL, HI, ID, IL, IN, MN, MS, MT, OR, PA and WA

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

- ▶ **The Enhanced Guaranteed Minimum Withdrawal Benefit Rider** has been in effect for three years
- ▶ **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**

## 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.

**Paid as a lump sum, greatest of:**

- ▶ Account value, including the total vesting bonus, even if not fully vested;
- ▶ Minimum guaranteed surrender value

## Free partial withdrawals

- Each contract year after year 1 may withdraw ≤ 10% of vested account value with no surrender charge or Market Value Adjustment (MVA). Withdrawals may be taken as:**
- Systematic withdrawals on a monthly, quarterly, semi-annual or 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, 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.

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 or WA.

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

<sup>1</sup> In AK, AL, ID, IN, MN, MS, MT, OR, PA or 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<sup>2</sup> and certified by licensed physician
- Life expectancy must be less than 1 year

## Fees

0.95%  
of the Income Base on each contract anniversary

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.

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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.

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.

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 5%. Restart is not 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.

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.

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.

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