



Experience  
the Power of  
Collaborative  
Thinking

# At-a-Glance Accelerator Plus<sup>®</sup> 14

Flexible Premium, Deferred, Fixed Indexed Annuity

## 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 crediting option
- \$2M and over requires home office approval

## 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

All states where approved (see state approval chart for details)	All States	
	75 or younger	76-85
	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>™</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>1</sup></li> <li>• Two-year Point-to-Point (par rate &amp; rider charge)<sup>1</sup></li> </ul>
Balanced Asset 10 Index <sup>™</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>1</sup></li> <li>• Two-year Point-to-Point (spread, par rate &amp; rider charge)<sup>1</sup></li> </ul>
Barclays Trailblazer Sectors 5	<ul style="list-style-type: none"> <li>• Two-year Point-to-Point (spread &amp; par rate)<sup>1</sup></li> <li>• Two-year Point-to-Point (spread, par rate &amp; rider charge)<sup>1</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>1</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>1</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>1</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 Fixed Declared Rate on Index Gain</li> <li>• One-year Point-to-Point Fixed Declared Rate on Index Gain (rider charge)</li> </ul>
Fixed crediting set once per year, guaranteed ≥ 1%	

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

# 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
    - or
    - ▶ **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.

**If the annuitant meets qualifications for impairment and the account value > \$0, payments increase 2X (1.5X if joint contract):** Not available in HI or IL.

- ▶ **The Enhanced Guaranteed Minimum Withdrawal Benefit Rider** has been in effect for three years
- ▶ **No premiums have been paid for the last 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

<sup>1</sup> Age 85 limit does not apply in HI or IL.

## Free partial withdrawals

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

Contract Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
All states where approved (see state approval chart)	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.

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 or 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)

<sup>1</sup> Limitations and considerations may vary from state to state.

### 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<sup>1</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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The provisions, riders and optional additional features of this product have limitations and restrictions, and may have additional charges. Contracts are subject to state availability, and certain restrictions may apply.

Withdrawals may be taxable and subject to tax penalties if made before age 59  $\frac{1}{2}$ .

Indexed interest crediting options are subject to a cap, fixed declared rate, index gain interest rate and/or a spread. All rates subject to change at the sole discretion of Fidelity & Guaranty Life Insurance Company.

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

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