



At-a-Glance

FG AccumulatorPlus[®] 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 option
- Cases over \$1 million, we reserve the right to review. For current premium limits, please refer to the Annuity Portfolio Matrix, ADV1596.

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	
Barclays Trailblazer Sectors 5 Index	<ul style="list-style-type: none"> • Two-year Point-to-Point (spread & par rate)¹ • Two-year Point-to-Point (spread, par rate & rider charge)¹
GS Global Factor Index	<ul style="list-style-type: none"> • One-year Annual Point-to-Point (spread & par rate) • Two-year Point-to-Point (spread & par rate)¹ • One-year Annual Point-to-Point (par rate & rider charge) • Two-year Point-to-Point (par rate & rider charge)¹
Morgan Stanley US Equity Allocator Index	<ul style="list-style-type: none"> • One-year Annual Point-to-Point (spread & par rate) • One-year Annual Point-to-Point (spread, par rate & rider charge) • Two-year Point-to-Point (spread & par rate)¹ • Two-year Point-to-Point (spread, par rate & rider charge)¹
S&P 500[®]	<ul style="list-style-type: none"> • One-year Monthly Point-to-Point (cap) • One-year Monthly Point-to-Point (cap & rider charge) • One-year Annual Point-to-Point (cap) • One-year Annual Point-to-Point (cap & rider charge) • One-year Monthly Average (cap) • One-year Monthly Average (cap & rider charge)² • One-year Annual Point-to-Point (par rate & rider charge) • One-year Point-to-Point Performance Trigger³ • One-year Point-to-Point Performance Trigger (rider charge)³
Fixed crediting set once per year, guaranteed ≥ 1%	

¹ Not available in NH

² Not available in AL, AK, CT, ID, MN, MS, MT, OR, PA, PR, WA

³ Also referred to as One-year Point-to-Point Declared Rate on Index Gain



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
- Minimum guaranteed surrender value

Penalty-free partial withdrawals

Each contract year after year 1 may withdraw $\leq 10\%$ 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)	12%	11%	10%	9%	8%	7%	6%	5%	4%	3%	0%
AK, AL, CA, CT, DE, FL (65+), ID, 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, CT, ID, IL, MN, MO, MS, MT, OR, PA, PR, or WA.

For unexpected health care costs

Access to 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 date¹
- 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 date¹
- 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 physician²
- Life expectancy must be less than 1 year

¹ In AK, AL, CT, ID, 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.

Fees

For indexed interest 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.

Questions? Contact us at SalesMarketing@fglife.com

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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.

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