



Experience
the Power of
Collaborative
Thinking

At-a-Glance F&G Power Accumulator[®] 10

Built in partnership with iShares[®] by BlackRock

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 crediting options at the end of index crediting periods.

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.

Market-based interest crediting guaranteed never to go below 0%, even if the index does	
Balanced Asset 5 Index™ (CIBQB05E)	<ul style="list-style-type: none">• 1-year Point-to-Point (par rate)• 2-year Point-to-Point (spread & par rate)¹• 1-year Point-to-Point (par rate & rider charge)• 2-year Point-to-Point (par rate & rider charge)¹
Balanced Asset 10 Index™ (CIBQB10E)	<ul style="list-style-type: none">• 1-year Point-to-Point (par rate)• 2-year Point-to-Point (spread & par rate)¹
BlackRock Market Advantage Index (BMADVVCX)	<ul style="list-style-type: none">• 1-year Point-to-Point (par rate)• 2-year Point-to-Point (spread & par rate)¹• 1-year Point-to-Point (par rate & rider charge)• 2-year Point-to-Point (par rate & rider charge)¹
Morgan Stanley US Equity Allocator Index (MSUSMSUA)	<ul style="list-style-type: none">• 1-year Point-to-Point (spread & par rate)• 2-year Point-to-Point (spread & par rate)¹• 1-year Point-to-Point (spread, par rate & rider charge)• 2-year Point-to-Point (spread, par rate & rider charge)¹
iShares Core S&P 500 ETF (IVV)	<ul style="list-style-type: none">• 1-year Point-to-Point (par rate)• 2-year Point-to-Point (spread & par rate)¹• 1-year Point-to-Point (cap rate)• 2-year Point-to-Point (cap rate)¹
iShares Gold Trust (IAU)	<ul style="list-style-type: none">• 1-year Point-to-Point (par rate)
iShares MSCI EAFE ETF (EFA)	<ul style="list-style-type: none">• 1-year Point-to-Point (par rate)• 2-year Point-to-Point (spread & par rate)¹
iShares U.S. Real Estate ETF (IYR)	<ul style="list-style-type: none">• 1-year Point-to-Point (par rate)• 2-year Point-to-Point (spread & par rate)¹
Fixed interest crediting set once per year, guaranteed ≥ 1%	

¹ Not available in NH.

Death benefit

Paid as a lump sum, greatest of:

- Account value
- Minimum guaranteed surrender value

Spousal continuation may be invoked.

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

Penalty-free partial withdrawals

Each contract year after year 1 may withdraw ≤ 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, 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, CT, ID, IL, MN, MO, MS, MT, OR, PA or WA.

Access to account value, with no surrender charge or MVA, for specific health care conditions

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 and WA, care or confinement must begin after the contract effective date.

² Limitations and considerations may vary from state to state.

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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.

Interest rates subject to change at insurer's discretion and are effective annual or biennial rates.

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.

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For more information on the Balanced Asset 10 index, see indices.cibccm.com/CIBQB10E. For more information on the Balanced Asset 5 index, see indices.cibccm.com/CIBQB05E.

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