



Experience
the Power of
Collaborative
Thinking

At-a-Glance

F&G Flex Accumulator[®]

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 ADV1596, the Annuity Portfolio Matrix.

Interest 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 10 Index™	<ul style="list-style-type: none"> • One-year Point-to-Point (par rate) • Two-year Point-to-Point² (spread & par rate¹)
Barclays Trailblazer Sectors 5 <i>(not available in NH)</i>	<ul style="list-style-type: none"> • Two-year Point-to-Point (spread & par rate¹)
BlackRock Market Advantage Index	<ul style="list-style-type: none"> • Two-year Point-to-Point² (spread & par rate) • Two-year Point-to-Point² (par rate & rider charge)
S&P 500®	<ul style="list-style-type: none"> • One-year Monthly Point-to-Point (cap¹) • One-year Point-to-Point (cap) • One-year Point-to-Point (spread & par rate¹)
Fixed crediting set once per year, guaranteed ≥ 1%	

¹ These index accounts are available with and without fees, based on your choice. Indexed interest crediting options listed with a rider charge offer more favorable interest opportunities for a 1.25% fee, applied to the account value allocated to those options at the beginning of the interest crediting period.

² Two-year not available in NH.

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.

<p>Paid as a lump sum, greatest of:</p> <ul style="list-style-type: none"> ▶ Account value ▶ Minimum guaranteed surrender value <p>OR:</p> <p>Enhanced death benefit rider at no charge</p> <ul style="list-style-type: none"> ▶ Interest multiplier <ul style="list-style-type: none"> ▶ Issue ages 0-69, two times the interest crediting rate for the death benefit base ▶ Issue ages 70+, 1.5 times the interest crediting rate for the death benefit base ▶ Tailor payments over five years or longer



Penalty-free partial withdrawals

From the first policy year through the end of the tenth policy year, up to 10% of the initial premium may be withdrawn with no surrender charge or Market Value Adjustment (MVA).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—withdrawals > 10% in years 1-10

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. 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 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 consecutive 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, confinement must begin after the contract effective date.

² Limitations and considerations may vary from state to state.

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.

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

Policy form numbers: API-1018(06-11), ACI-1018(06-11), ICC11-1035(11-11), ARI-1045(11-12), ARI-1049(11-12), ARI-1050(11-12), ARI-1051(11-12), ARI-1056(03-13), ARI-2007(12-18), ARI-2019(04-19), ICC20-AE-2037(5-20), ICC20-AE-2038(5-20), ICC11-1036(11-11), ICC11-1043(11-11), ICC11-1044(11-11), ICC11-1045(11-11), ICC18-2007(12-18), ICC19-ARI-2019(4-19), ICC11-1052(11-11), ICC11-1053(11-11), ARI-1061(11-13), ARI-1062(11-13), ICC15-1107(11-15), ICC15-1108(11-15), ICC15-1109(11-15).

Provisions and riders have limitations, restrictions and additional charges. Subject to state availability. Certain restrictions may apply.

Surrender charges 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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