



Experience  
the Power of  
Collaborative  
Thinking

# F&G Flex Accumulator<sup>®</sup> Fixed Indexed Annuity

- F** Focused on accumulation
- L** Liquidity and access
- E** Exclusive indices
- X** X2 interest multiplier for enhanced death benefit<sup>2</sup>



For clients who want  
accumulation and:

Access for Unexpected  
Health Care Costs

**NO CHARGE**

- Nursing Home Care
- Terminal Illness
- Home Health Care
- Full access with no surrender charges or MVA

**100%**

minimum guaranteed  
participation rate

Barclays Trailblazer Sectors 5  
index and BlackRock Market  
Advantage Index<sup>™</sup>

Competitive  
Uncapped  
Participation  
Rates<sup>1</sup>

See rate sheet for  
current rates.

A never-subject-to-change  
withdrawal amount



An RMD  
Friendly  
Annuity

**10%**

of initial premium — not account  
value like most annuities.  
Plus, this begins in year 1.

An Enhanced Death Benefit

**NO CHARGE**

X2 interest multiplier death benefit<sup>2</sup>

<sup>1</sup> Crediting options with and without charge are available. Rates stated are with charge options.

<sup>2</sup> Double (200%) is for issue ages 0-69. For issue ages 70+, the death benefit base is 150% any earned interest rate received on the account value, applied to the death benefit base per crediting period.

# F&G Exclusive Indices

	Balanced Asset 10 Index™	Barclays Trailblazer Sectors 5 Index	BlackRock Market Advantage Index™
Asset Class	Multi-Asset (BlackRock iShares)	Multi-Asset (Equity and Fixed Income)	Multi-Asset (Equity, Fixed Income, Commodities and a cash constituent)
Volatility Control	10%	5%	6%
Rebalancing	By equity sectors	By sectors and asset class	By sectors and asset class

## More about the BlackRock Market Advantage Index

BlackRock’s research indicates that five macroeconomic drivers can explain the majority of returns across asset classes.

### 1 Economic growth

BlackRock Market Advantage Index™ allocates to equities, fixed income and commodities, and is designed to deliver a diversified portfolio with daily volatility-control to help mitigate risk.

### 2 Real rates

Diversifying across these fundamental macroeconomic drivers offers better diversification across asset classes, resulting in more balanced portfolios.

### 3 Inflation

Index constituents include iShares® ETFs (exchange-traded funds), the iShares S&P GSCI Commodity-Indexed Trust and cash.

### 4 Credit

### 5 Emerging markets



[www.blackrock.com/us/marketadvantageindex](http://www.blackrock.com/us/marketadvantageindex)

"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.

Rates are not guaranteed and subject to change at any time at the sole discretion of F&G prior to new annuity issuance. Actual rates issued may be higher or lower and are subject to guaranteed minimum caps, participation rates, spreads and declared rates.

Annuities are long-term vehicles to help with retirement income needs.

Home Health Care, Nursing Home Care and Terminal Illness are defined conditions, and availability and benefits may vary state to state. Home Health Care must be provided by a licensed home health care provider; must be unable to perform at least two of six activities of daily living for at least 60 days and expected to continue for at least 90 days after requesting withdrawal. Nursing Home Care must be at a licensed nursing home, must be confined to the licensed nursing home for at least 60 days. Terminal Illness diagnosis must be made by a certified by a licensed physician; life expectancy must be less than one year. Please consult the Statement of Understanding for detailed information on these benefits including when your client may be eligible to receive them.

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

Policy form numbers: API-1018 (06-11), ACI-1018 (06-11), ICC11-1035 (11-11), ARI-1045 (11-12), ARI-049 (11-12), ARI-1050 (11-12), ARI-1051 (11-12), ARI-1056 (03-13), ARI-2007 (12-18), ARI-2019 (04-19), AR-1003 (1-11), AR-1004 (1-11), ICC11-1036 (11-11), ICC11-1043 (11-11), ICC11-1044 (1-11), 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), ICC15-1007 (11-15), ICC15-1108 (11-15), ICC15-1109 (11-15).

Surrender charges and Market Value Adjustment (MVA) may apply to partial and full surrenders. Surrenders may be taxable and may be subject to penalties prior to age 59 ½.

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

This is a fixed deferred indexed annuity providing minimum guaranteed surrender values. You should understand how the minimum guaranteed surrender values are determined and the product features used to determine the values. Even though contract values may be affected by external indexes, the contract annuity is not an investment in the stock market and does not participate in any stock, bond or equity investments.

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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**May lose value if surrendered early.**



**[SalesDesk@fglife.com](mailto:SalesDesk@fglife.com) • 800.445.6758 • [fglife.com](http://fglife.com)**

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