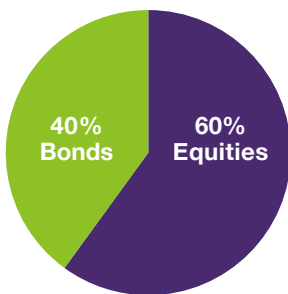


Power growth with the Balanced Asset 5 Index™

available with F&G SecureBuilder™ fixed indexed annuity

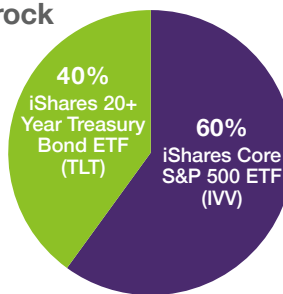
1 Familiar

A classic 60/40 retirement diversification strategy



2 Simple

To achieve the 60/40 diversification strategy, we use two of the most well-known ETFs in the industry developed by Blackrock



3 Transparent

Performance is tied to the index and is easily trackable. For daily tracking, follow the Bloomberg Ticker: CIBQB05E

Each month the index is rebalanced back to 60/40 weights

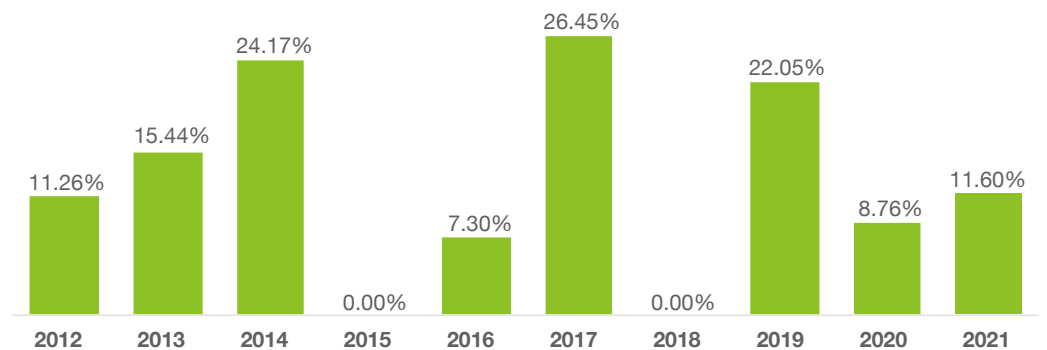
Index volatility is managed at 5% using custom volatility control strategies

Learn more about the index at indices.cibccm.com/CIBQB05E

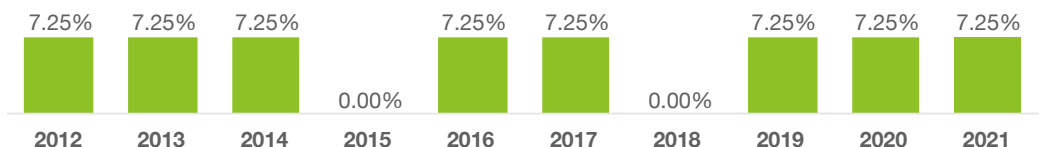
Historical Earned Interest by Crediting Option

The charts below highlight the interest credits a client purchasing an F&G SecureBuilder™ 5 fixed indexed annuity may have gained from allocating to a couple of the interest crediting options¹ tied to the Balanced Asset 5 Index.

One-year point-to-point with 190% par rate²



One-year point-to-point performance trigger, with a 7.25% declared rate²



¹The F&G SecureBuilder 5 fixed indexed annuity offers additional interest crediting options. Interest crediting options may vary by state or firm. Visit SalesLink for additional product information.

²Rates effective June 23, 2022.

The charts in this example are hypothetical, non-guaranteed and not an indication of past or future performance. Assumes \$100,000 initial premium. Returns are based on actual Balanced Asset 5 Index performance on December 31 of years 2012-2021 assuming no withdrawals were taken during this period. The index does not reflect dividends paid on underlying stocks. All rates are subject to change at the sole discretion of F&G.

"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.

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.

F&G SecureBuilder is a Flexible Premium Deferred Annuity. F&G SecureBuilder 5 and 7 are not available in MT, NY and PR.

All interest crediting options may not be available in all states. Interest rates subject to change.

Past performance does not guarantee future results.

F&G annuities are insurance products not guaranteed by any bank nor are they insured by FDIC, NCUA/NCUSIF, the Federal Government or any agency. They may lose value. There is no bank or credit union guarantee, and they are not a deposit. They may be offered only by a licensed insurance agent.

A fixed indexed annuity is intended for retirement or other long-term needs. It is intended for a person who has sufficient cash or other liquid assets for living expenses and other unexpected emergencies, such as medical expenses. A fixed indexed annuity is not a registered security. Even though contract values may be affected by external indexes, the annuity is not an investment in the stock market and does not participate in any stock, bond or equity investments.

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In calculating the level of the Index, the index methodology deducts a maintenance fee of .85% per year, calculated daily. This fee will reduce the level of the Index and thus the amount of interest, if any, that will be credited to any Product.

Furthermore, while the volatility control applied by CIBC as part of the index methodology may result in less fluctuation in rates of return as compared to indices without volatility controls, it may also reduce the overall rate of return for products referencing the Index as compared to other indices not subject to volatility controls.

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

Contact us today to learn how the **Balanced Asset 5 Index™** can help power growth for your clients.

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