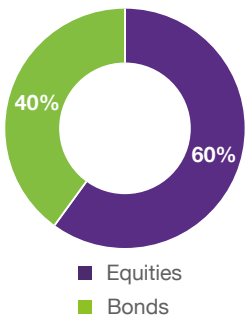


Power growth with the Balanced Asset 5 Index™

available with F&G SecureBuilder™ fixed indexed annuity

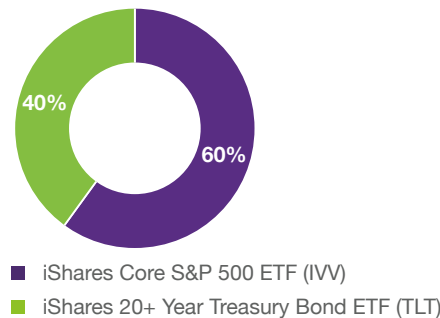
1 Familiar

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



3 Transparent

Potential growth is tied to the performance of the index, though you are not investing in the index. For daily tracking, follow the Bloomberg Ticker: CIBQB05E

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

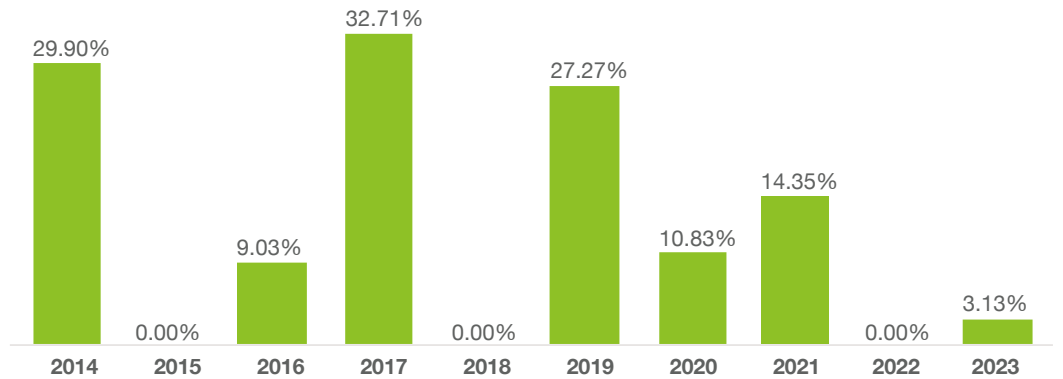
Index volatility is managed at 5% using custom volatility control strategies

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

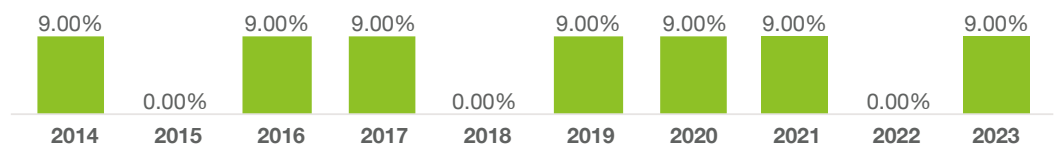
A closer look at the index's historical performance

These next charts highlight the interest credits you may have gained from allocating to a couple of the interest crediting options¹ tied to the Balanced Asset 5 Index on the F&G SecureBuilder™ 5 fixed indexed annuity.

One-year point-to-point with 235% par rate²



One-year point-to-point performance trigger, with a 9.00% declared rate²



¹The F&G SecureBuilder 5 fixed indexed annuity offers additional interest crediting options. Interest crediting options may vary by state.

²Rates effective January 3, 2024.

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 2014-2023 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.

Contracts issued by Fidelity & Guaranty Life Insurance Company, Des Moines, IA.

Fidelity & Guaranty Life Insurance Company (F&G) offers a diverse portfolio of fixed and indexed deferred annuities and optional additional features. Before purchasing, consider your financial situation and alternatives available to you. Your F&G financial professional can help you determine the suitable alternatives for your goals and needs, or visit us at fglife.com for more information.

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.

It is important to note that when the declared participation rate is greater than 100% and the index change percentage at the end of the index term period is 0 or negative, no index interest credits will be applied to the account value.

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.

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-1052 (11-12), ARI-1075 (09-15), ARI-1056, ARI-1082, ICC20-AE-2037 (5-20), ICC20-AE-2038 (5-20), ICC11-1054 (11-11), AE-2037 (05-20), AE-2038 (05-20), OM TSA 2009, ICC11-1036 (11-11), ICC11-1042 (11-11), ICC11-1043 (11-11), ICC11-1044 (11-11), ICC11-1045 (11-11), ICC11-1052 (11-11), ICC11-1053 (11-11), ARI-1062 (11-13), ARI-1063 (11-13), ICC15-1109 (11-15), ICC15-1110 (11-15).

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

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

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.

This material is being provided for informational or educational purposes only and does not take into account the investment objectives or financial situation of any client or prospective clients. This information is not intended as investment advice and is not a recommendation about managing or investing your retirement savings. Clients seeking information regarding their particular investment needs should contact a financial professional.

Review the Statement of Understanding (SOU) for the full details of the F&G Secure Series Products. The SOU has product information that's important to help you understand these annuities. If you decide to complete an application, your financial professional will ask you to sign an acknowledgement to confirm you've read the SOU. If there is any conflict between this overview and the SOU, the SOU prevails.

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

**Talk to your financial professional today about how the
Balanced Asset 5 Index™ can help you power growth.**