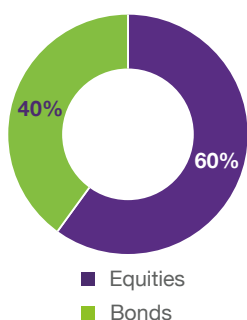


Power growth with the Balanced Asset 5 Index™

available with F&G SecureBuilder™ fixed indexed annuity

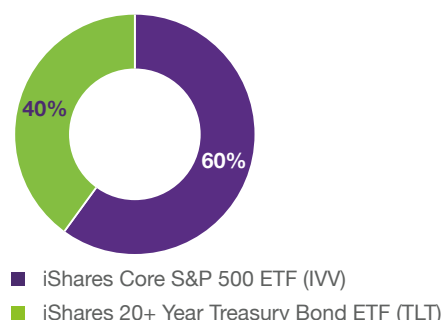
1 Familiar

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

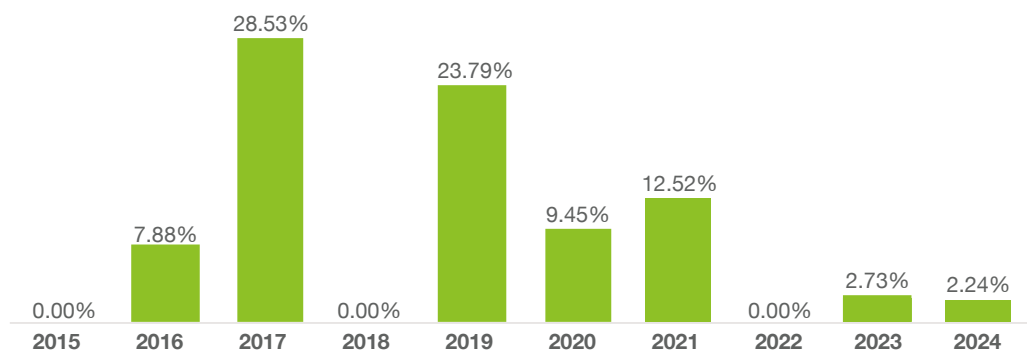
Index volatility is managed at 5% using custom volatility control strategies

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

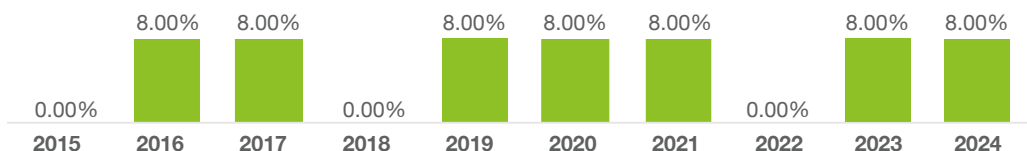
A closer look at the index's historical performance

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 205% par rate²



One-year point-to-point performance trigger, with a 8.00% declared rate²



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

² Rates effective February 10, 2025. Interest rates subject to change at insurer's discretion and are effective annual or biennial rates.

The charts in this example are hypothetical, non-guaranteed and are not an indication of the policy's and/or interest crediting option's past or future performance. Assumes \$100,000 initial premium. Returns are based on actual Balanced Asset 5 Index performance on December 31 of years 2014-2024 assuming no withdrawals were taken during this period. The index does not reflect dividends paid on underlying stocks.

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

"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 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.

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. See the Statement of Understanding (SOU) for additional details.

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).

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.

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.

This product is a deferred, fixed indexed annuity that provides a minimum guaranteed surrender value. You should understand how the minimum guaranteed surrender value is determined before purchasing an annuity contract. 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.

Surrender charges and a market value adjustment (MVA) may apply to withdrawals. An MVA may increase or decrease the surrender value. Withdrawals may be taxable and may be subject to penalties prior to age 59 ½. Withdrawals will reduce the available death benefit.

In years when no interest is credited, some indexed interest crediting options may have rider fees deducted, which may decrease the annuity value.

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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.