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# Real returns demonstrate the growth potential of F&G Power Accumulator<sup>®</sup> Fixed Indexed Annuity

Just over two years ago, F&G Power Accumulator<sup>®</sup> Fixed Indexed Annuity hit the market and quickly became one of F&G's top sellers.

Powered by indexes linked to BlackRock<sup>®</sup> iShares<sup>®</sup> Exchange-Traded Funds (ETFs), the accumulation product remains unique in the marketplace and one of F&G's best sellers.

Let's take a look at its consistently strong performance and see how its early customers would have fared in their first two years with Power Accumulator.

## Upside potential realized since November 2019

No-fee interest crediting options

	Year 1 credit	Year 2 credit	Total 2-year index credits
iShares <sup>®</sup> Core S&P 500 <sup>®</sup> (IVV) 1yr PTP 25% par	3.63%	8.08%	<b>12.01%</b>
iShares <sup>®</sup> Core S&P 500 <sup>®</sup> (IVV) 2yr PTP 52% par & 5.90% spread	N/A	23.75%	<b>23.75%</b>
iShares <sup>®</sup> MSCI EAFE (EFA) 1yr PTP 34% par	0.00%	6.83%	<b>6.83%</b>
iShares <sup>®</sup> MSCI EAFE (EFA) 2yr PTP 78% par & 5.90% spread	N/A	10.73%	<b>10.73%</b>
iShares <sup>®</sup> US Real Estate (IYR) 1yr PTP 35% par	0.00%	11.23%	<b>11.23%</b>
iShares <sup>®</sup> US Real Estate (IYR) 2yr PTP 80% par & 5.90% spread	N/A	11.83%	<b>11.83%</b>
iShares <sup>®</sup> Gold Trust 1yr PTP 25% par	6.88%	0.00%	<b>6.88%</b>
Balanced Asset 5 Index <sup>™</sup> 1yr PTP 75% par	3.73%	5.59%	<b>9.54%</b>
Balanced Asset 5 Index <sup>™</sup> 2yr PTP 110% par & 0.00% spread	N/A	14.09%	<b>14.09%</b>
Balanced Asset 10 Index <sup>™</sup> 1yr PTP 45% par	4.91%	7.29%	<b>12.56%</b>
Balanced Asset 10 Index <sup>™</sup> 2yr PTP 100% par & 5.00% spread	N/A	23.89%	<b>23.89%</b>

Interest crediting options with a 1.25% fee applied at the end of each crediting period to unlock higher rates

	Year 1 credit	Year 2 credit	Total 2-year index credits
Balanced Asset 5 Index <sup>™</sup> 1yr PTP 140% par with fee	5.63%	9.06%	<b>15.20%</b>
Balanced Asset 5 Index <sup>™</sup> 2yr PTP 165% par with fee	N/A	19.62%	<b>19.62%</b>

Depending on the allocation option(s) selected, spreads, caps or participation rates may have applied. This chart is not representative of any one customer's allocation into all of the above options. The rates applied during this timeframe were effective at those moments in time and may no longer be available. Performance dates from 11/8/2019 to 11/8/2021. All rates used reflect those effective 11/8/2019 at time of Power Accumulator launch, except BA5, which uses rates as of 11/8/21 since it was not available in 2019. It is at the company's sole discretion to change participation rates, spread, declared and cap rates, subject to minimums and maximums provided in the policy. For indexed options with rider charges, a 1.25% annual charge is deducted from the crediting options' account value at the beginning of the interest crediting period. Options with fees offer higher caps, par rates or lower spreads than those without. Past performance is not indicative of future results. Any withdrawals or partial or full surrenders may have been subject to surrender charges and a Market Value Adjustment (MVA). Index held to specified term. No interest will be earned or credited to indexed interest crediting options on amounts withdrawn prior to the end of an index term. Assumes no withdrawals during the index crediting period referenced above.



## Highlights of the most noteworthy numbers

In addition to demonstrating the widespread positive returns, this data shows how many ways clients can diversify their interest crediting options in Power Accumulator:

- All of the two-year interest crediting options **averaged at least 5% annually**.
- The iShares® Core S&P 500® (IVV) Two-Year Point-to-Point interest crediting option with a 52% participation rate and 5.90% spread and the Balanced Asset Two-Year Point-to-Point with a 100% participation rate and 5.00% spread would have **averaged nearly 12% annual returns in this two-year span**.
- At the other end of the range, iShares® Gold Trust Annual Point-to-Point interest crediting option with a 25% participation rate provided **annualized returns averaging 3.44%**.
- Considering this window of time included a global pandemic that triggered a sudden recession, it's also important to note what each of the zero return years represents – **100% premium protection from market-related downturns**.

## Two years of performance explored

Several of interest crediting options on Power Accumulator have two-year crediting periods. That means the results for those options are for two years but only credited to a customer's account one time, on the contract's second anniversary.

Actual clients may have picked any one of these options or a combination of them. They also may have picked options with fees that typically have higher caps, participation rates or lower spreads.

See the product brochure and Statement of Understanding for full product details.

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## Talk to your financial professional today to **discuss your unique needs** and have them run an illustration.

"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.

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](http://fglife.com) for more information.

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-1052 (11-12), ARI-1056 (06-13), ARI-1075 (09-15), AR-1003 (01-11), AR-1004 (01-11), OM TSA 2009, ICC11-1036 (11-11), ICC11-1043 (11-11), ICC11-1044 (11-11), ICC11-1045 (11-11), ICC11-1042 (11-11), ICC11-1052 (11-11), ICC11-1053 (11-11), ARI-2018 (03-19), ARI-1062 (11-13), ICC19-ARI-2018 (03-19), ICC15-1109 (11-15).

F&G Power Accumulator is not available in NY and PR. State variations apply. See SalesLink for details.

2-year interest crediting options are not available in NH.

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

Power Accumulator is a fixed deferred indexed annuity contract that provides 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 indices, the contract annuity is not an investment in the stock market and does not participate in any stock, bond or equity investments.

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. Indexed interest rates are subject to caps, participation rates and/or spreads, which may change at the discretion of F&G.

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

This product is offered on a group or individual basis as determined by state approval. For group contracts, terms and conditions are set forth in the group certificate and master contract and are subject to the laws of the state in which they were issued.

Interest rates subject to change at insurer's discretion and are effective annual rates.

Past performance does not guarantee future results.

The provisions, riders and optional additional features of this product have limitations and restrictions, may have additional charges, and are subject to change. Contracts are subject to state availability, and certain restrictions may apply. See the Statement of Understanding for details.

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. Please see the Statement of Understanding for a detailed explanation.

Surrender charges and MVA may apply to withdrawals. 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.

This document is not a legal contract. For the exact terms and conditions, please refer to the contract.

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In calculating the level of the Balanced Asset 10 index and level of the Balanced Asset 5 index, the index methodology deducts a maintenance fee of 0.85% per year, calculated daily. This fee will reduce the level of each 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 indexes without volatility controls, it may also reduce the overall rate of return for products referencing one of the Indexes as compared to other indexes not subject to volatility controls.

For more information on the Balanced Asset 10 index, see [indices.cibccm.com/CIBQB10E](https://indices.cibccm.com/CIBQB10E). For more information on the Balanced Asset 5 index, see [indices.cibccm.com/CIBQB05E](https://indices.cibccm.com/CIBQB05E).

