ANNUITIES & LIFE

Experience the Power of Collaborative Thinking

Registered Index-Linked ANNUITY

F&G Confidence Builder℠ & YOU

Giving you the confidence to stay the course

This quick reference guide provides an overview of F&G Confidence Builder℠. For comprehensive details, please refer to the accompanying prospectus. We recommend consulting with your financial professional to obtain a copy and gain further insights.

Not a bank or credit union deposit, obligation or guarantee	**May lose value**	**Not FDIC/NCUA/ NCUSIF insured**	**Not insured by any federal government agency**

Your retirement journey

Giving you the confidence to stay the course

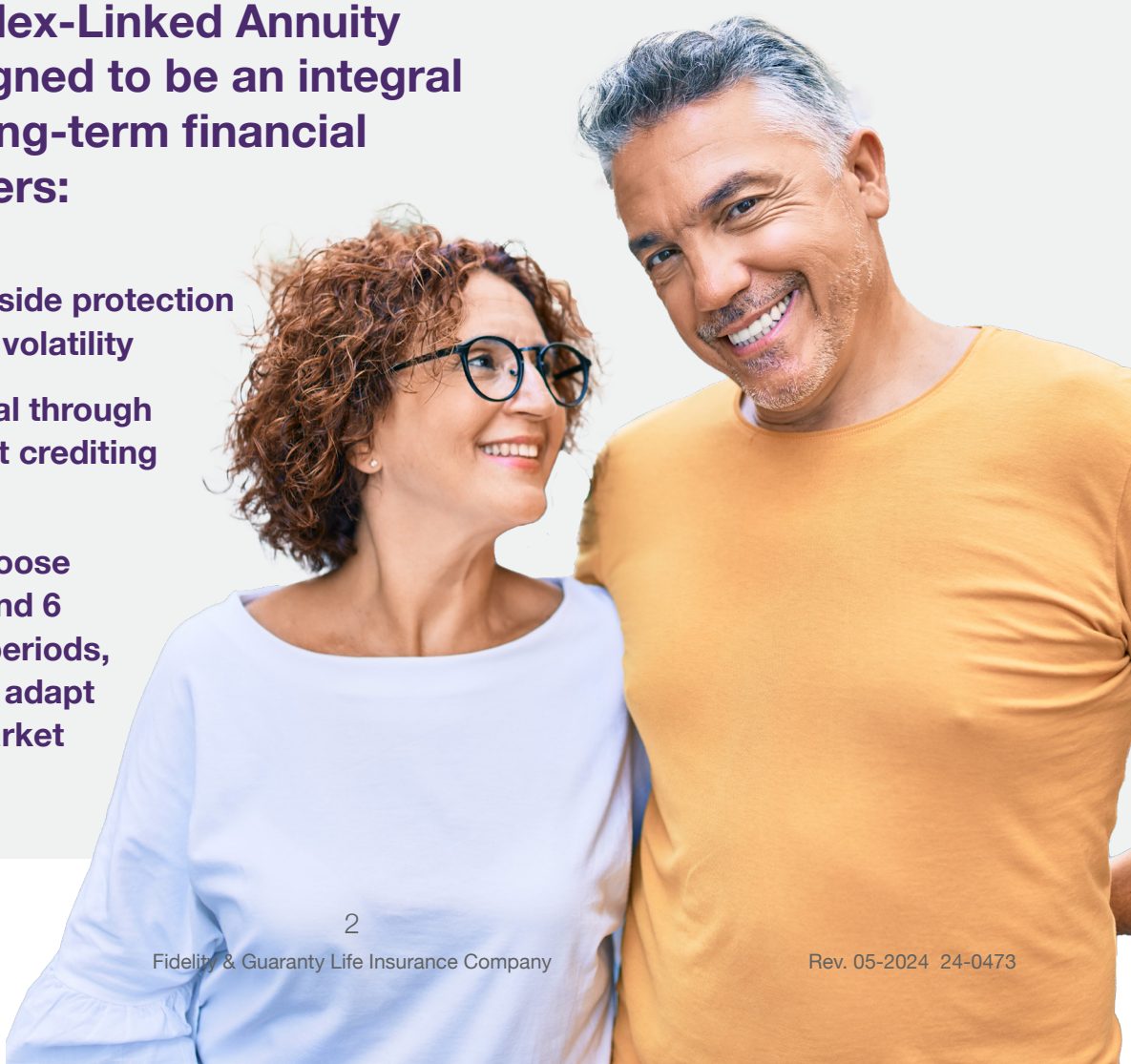
Your hard work, careful planning, and personal sacrifices have brought you closer to your retirement goals. As you approach this significant milestone, it's important to gain the confidence to stay on track.

Discover ways to:

- Find the right balance between risk and long-term growth potential
- Address potential concerns about inflation by harnessing growth opportunities
- Create a reliable stream of income that will last throughout your retirement

F&G Confidence Builder℠ Registered Index-Linked Annuity (RILA), is designed to be an integral part of your long-term financial strategy. It offers:

- **A level of downside protection against market volatility**
- **Growth potential through indexed interest crediting strategies**
- **Flexibility to choose between 1, 3, and 6 year crediting periods, allowing you to adapt to changing market conditions**



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Understanding annuities:

Building a balanced retirement plan

An annuity serves as a long-term retirement planning tool, providing you a reliable financial resource. Here's how it works:

You make an initial premium payment, which represents your principal, to an insurance company like F&G.

In return, the insurance company provides you with an annuity contract that guarantees specific benefits. During the accumulation phase, your initial premium has the potential to grow. Later, during the distribution phase, you can receive scheduled payments, ensuring a steady stream of guaranteed income.

Annuities come in different forms, each with varying levels of risk. They typically fall into one of three categories:

Fixed Annuities	Fixed Indexed Annuities	Variable Annuities
These offer guaranteed returns, with no market risk to your initial premium. The interest rate is predetermined for a specified period.	Your interest rate is not predetermined unless you opt for a fixed crediting method. Interest potential is based on the performance of a market index, while your initial premium remains protected from market losses. However, interest credits may have limitations, such as caps, spreads, and participation rates.	Potential interest gains and losses depend on the market or underlying investments. While they offer greater upside potential than fixed or fixed-indexed annuities, your initial premium is not shielded from market losses, exposing you to more risk.

In terms of risk, registered index-linked annuities (RILAs) fall between fixed indexed annuities and variable annuities.

Continue reading to delve into the specifics of RILAs and their unique features.

Registered Index-Linked Annuities

Benefits and risks

Registered Index-Linked Annuities (RILAs) serve as valuable tools for tax-deferred[1] savings, designed to support long-term financial goals, including retirement.

What sets RILAs apart? They offer options that allow you to strike a balance between potential gains and the level of risk you are comfortable with.

RILAs utilize the performance of an external market index to determine potential gains and losses. While RILAs may have limits on the upside, you are also shielded from complete exposure to market downturns, unlike variable annuities.

You have the freedom to choose a level of protection that mitigates losses to some extent. Additionally, you can opt to annuitize a RILA, creating a steady stream of income tailored to your specific financial strategy.

RILAs are designed to offer greater potential for interest growth, making them an attractive option for individuals who seek more growth potential than fixed or fixed indexed annuities, and are willing to accept additional risk.

[1] You pay taxes only when you make withdrawals and receive income in the future.

Key terms

Annual lock with cap: The index change (positive, negative or zero) is adjusted for the cap rate and/or buffer and is "locked-in" annually. At the end of the crediting period, the annual "locked- in" changes are compounded to determine your interest credits.

Buffer: The buffer is the percentage of negative index change that can occur before you are credited with negative interest credit. In other words, a buffer protects you from a percentage of loss. You take on any percentage of loss that is in excess of the buffer percentage.

Cap: A cap is the maximum interest rate you can earn, regardless of the change in the index. Interest rate caps designate the ceiling, or maximum gains, for indexed annuities.

Crediting method: The cap rate or performance trigger rate, the buffer and the calculating methodology (point-to-point or annual lock) that determines the applicable index-linked interest credited for a strategy at the end of a crediting period.

Crediting period: The investment period over which the index performance is measured to determine the interest credited for indexed-linked interest strategies. Crediting periods begin on the contract's anniversary date.

Index-linked crediting: Index-linked crediting uses the performance of an index to determine how much interest is credited to the annuity value.

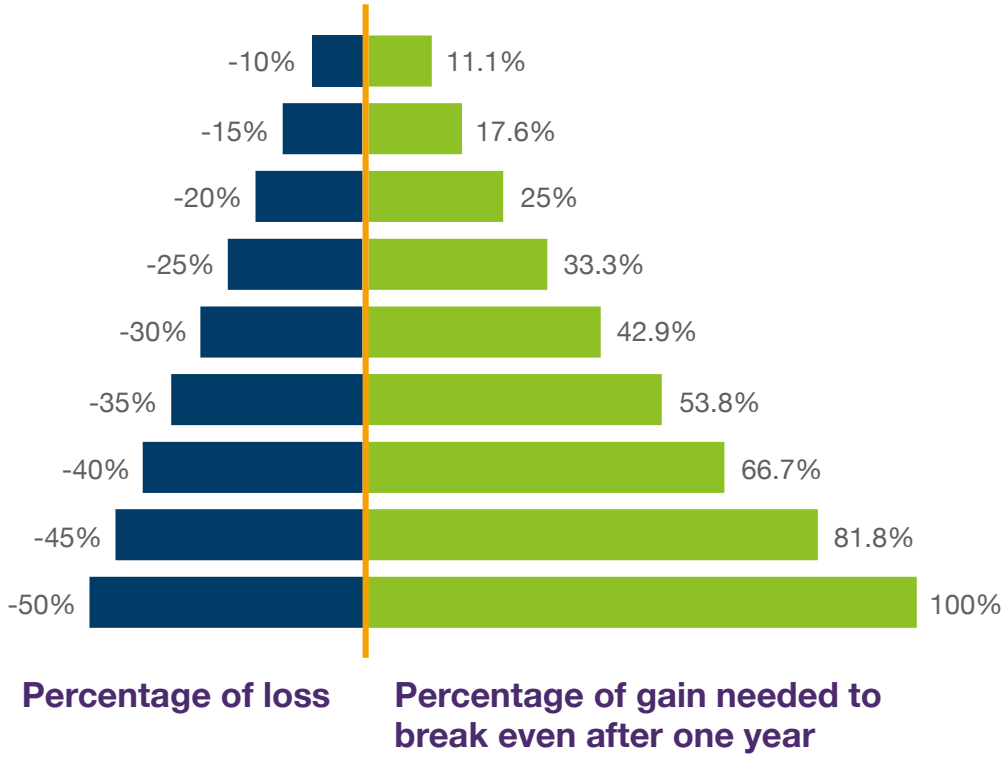
Performance trigger rate: The stated percentage that will be credited as interest if the index change is positive or equal to zero (not negative) for the crediting period. Even if the positive index change is greater than the declared performance trigger rate, the strategy will not credit interest greater than the performance trigger rate.

Point-to-Point: "Point-to-point" refers to a method of crediting interest. It compares the index value at the beginning of the crediting period to the index value on the crediting date to calculate the index change.

Striking the right balance for retirement

The impact of market losses

Recovering from a significant market loss takes time and careful consideration. Achieving a breakeven point after a challenging investment year can be a substantial undertaking and may demand a significant amount of time to recoup. Let's explore a hypothetical example to illustrate the concept of breakeven after a market loss.



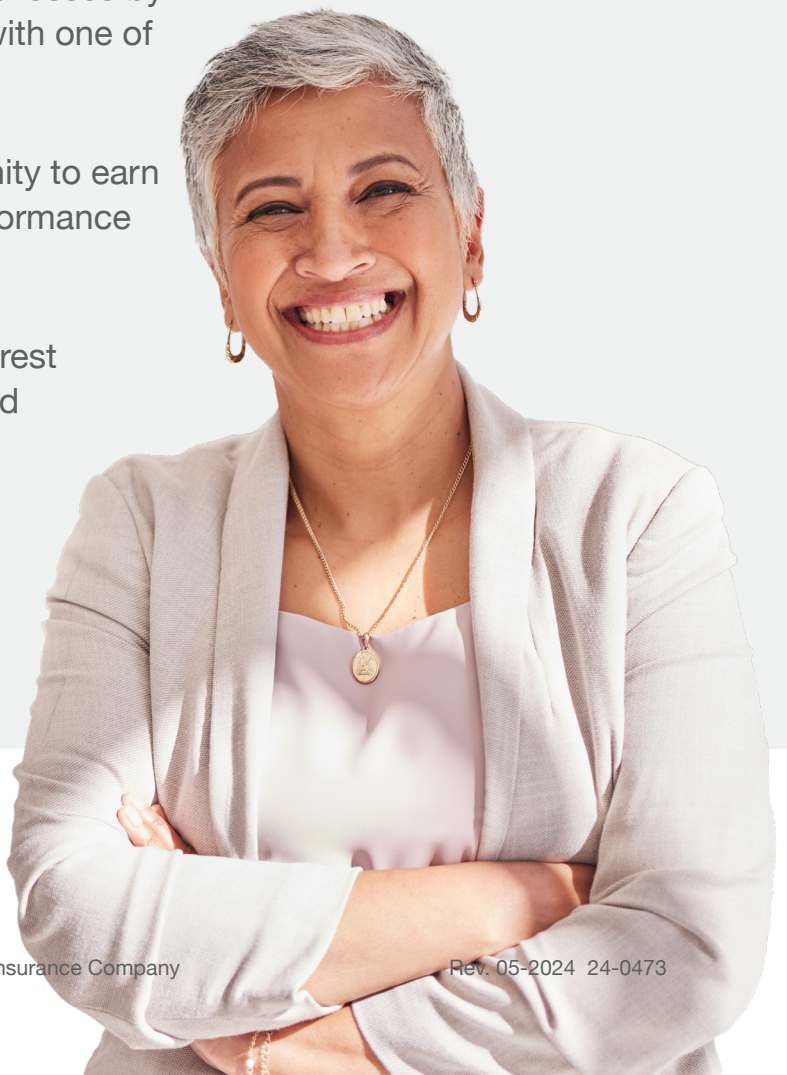
Finding the right balance between protecting your principal and pursuing growth is vital after years of disciplined saving. It's essential to be mindful of the potential risks associated with excessive risk-taking, as market volatility can lead to substantial losses. Rebuilding those losses may require more time than you have left before retirement.

F&G's carefully designed RILA, Confidence Builder, is geared toward helping you achieve your financial goals by offering:

1. **A level of downside protection:** Choose an index-linked interest strategy and mitigate losses by selecting a level of downside protection with one of two buffer options

2. **Growth potential:** You have the opportunity to earn a higher interest rate based on index performance

3. **Diversification and asset allocation:** You can choose from 27 index-linked interest strategies, each tied to a market index and featuring an applicable crediting method. If your financial objectives change, you have the option to reallocate (within contract guidelines), providing you flexibility and choice



A level of downside protection:

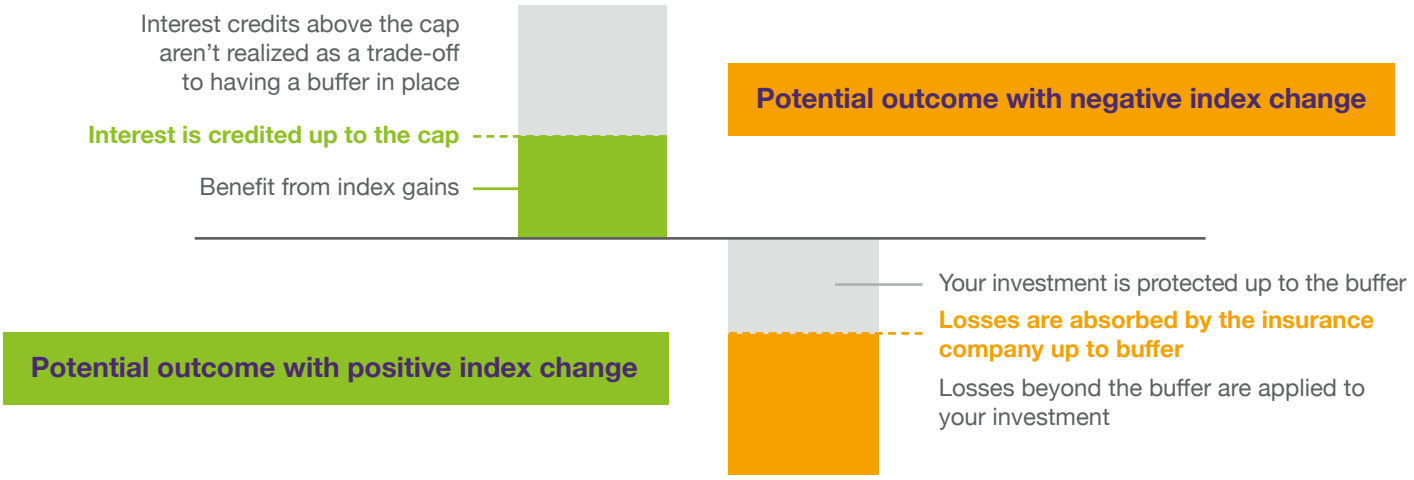
Mitigating losses with buffers in a RILA

Confidence Builder offers limited protection against negative index-linked interest through buffers. You can choose between two protection levels: a 10% or 20% buffer. Buffers are a protective feature designed to limit potential losses during market downturns.

These buffers effectively reduce the impact of a market decline by the specified percentage until the protection level is exceeded. However, it's important to note that losses exceeding the buffer will be deducted from your principal. With a 10% buffer, you could potentially experience a loss of up to 90% of your principal. Similarly, with a 20% buffer, losses could reach up to 80% of your principal. Without a buffer, the potential loss could be 100% of your principal.

It's essential to understand that while buffers help mitigate some risk, they do not eliminate it entirely. The annuity will be affected by the decline in the index, but only for the portion that exceeds the buffer. For example, if you set a 10% buffer and the linked index declines by 15%, your loss would be 5% (15% minus the 10% buffer). However, if you had a 20% buffer, there would be no loss in this scenario.

Keep in mind that the protection provided by the buffer applies only for the specific crediting period. Understanding the risks associated with buffers is crucial for making informed investment decisions. Take the time to evaluate your options carefully and seek guidance to ensure that a registered index-linked annuity aligns with your financial goals and risk tolerance.



Growth potential:

Unlocking potential growth for your savings

A RILA could not only help you mitigate losses, but also presents an opportunity to earn a higher interest rate based on index activity.

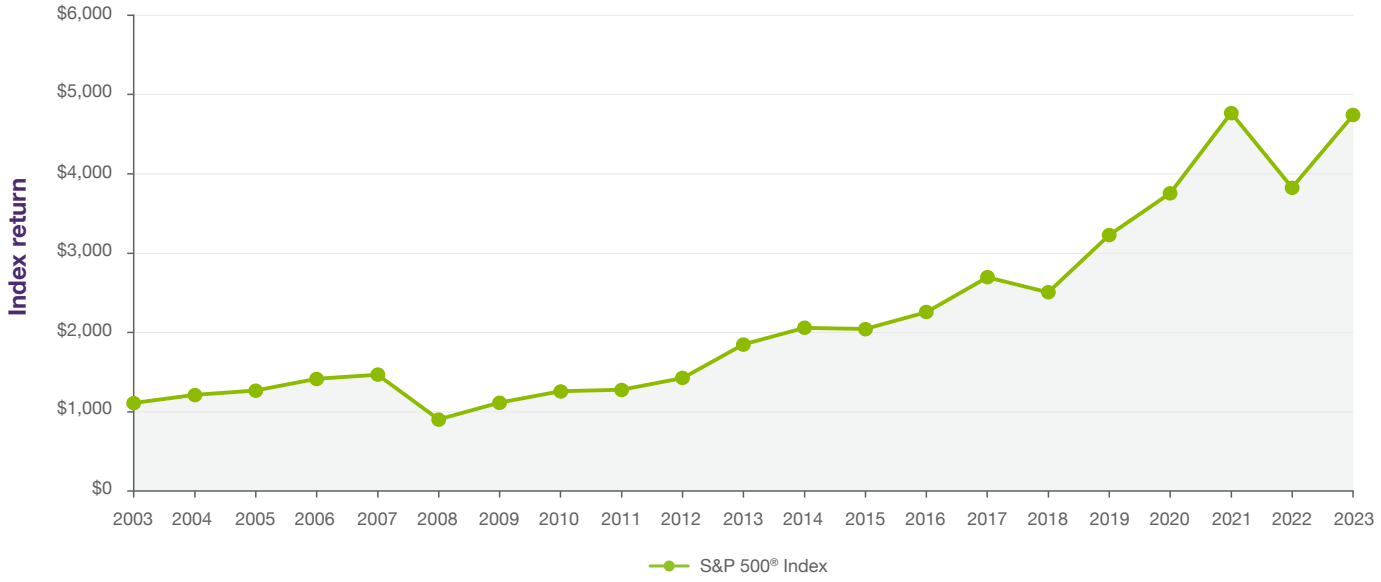
This presents a delicate balancing act.

Historical data demonstrates the benefits of staying invested over the long term, despite short-term market losses. By participating in a portion of potential market index gains, a RILA can help foster long-term growth for your savings.

It's important to remember that RILAs are designed to promote long-term growth while providing a certain level of downside protection. They leverage the performance of an external market index, chosen by you, to determine potential gains and losses.

Like a fixed indexed annuity, full participation in market gains may be limited due to upside caps. However, unlike a variable annuity, a RILA shields you from complete exposure on the downside, striking a balance between risk and potential rewards.

S&P 500® Index 20-year historical performance



The graph above shows historical performance of the S&P 500® Index for the most recent 20-year period from 2003-2023 and is not intended to represent the performance of any actual product or investment. Indexed annuities do not directly participate in any stock or equity investments. Historical index performance is not indicative of future results. The index does not reflect dividends or distributions. It does not take into account any fees, expenses, charges and taxes that may be incurred by investing in a particular financial vehicle. The S&P 500® Index is an unmanaged index; you cannot invest directly in an index.

Diversification & asset allocation:

Explore a range of possibilities to capture potential index gains with Confidence Builder

Confidence Builder offers a diverse selection of index-linked crediting strategies, in addition to a fixed interest strategy, enabling you to earn interest on your premium. Each strategy is tied to a specific index, representing different asset classes, providing you the opportunity to participate in potential gains linked to that index.

Diversify your investments and manage risk with four flagship index options, plus the all-new Hindsight 20/20℠ strategy:

S&P 500®

Considered a broad representation of the U.S. stock market, including large-cap companies. It generally has a moderate risk level due to its diversification and the inclusion of established, stable companies.

Russell 2000®

Represents small-cap U.S. stocks and is often perceived as having a higher risk level than the S&P 500®. Small-cap companies tend to be more volatile and may face additional challenges in terms of liquidity and market presence.

Nasdaq-100®

Consists of the top 100 non-financial companies listed on the Nasdaq exchange. It is heavily focused on technology and growth-oriented companies. Historically, the Nasdaq -100 has been considered more volatile than the S&P 500® due to its exposure to high-growth sectors.

MSCI EAFE

Tracks developed markets outside of the United States and Canada. The risk level for this index can vary depending on the specific countries represented. Generally, it is considered to have a higher risk compared to the S&P 500® due to its exposure to international markets and potential currency fluctuations.

Introducing Hindsight 20/20℠

NEW!

An innovative approach exclusively available with F&G

Our fifth option, Hindsight 20/20℠, revolutionizes the industry with its innovative application of Model Portfolios. The BofA MP indexes, inspired by model portfolios, were each designed for distinct market conditions. By combining the "best-of" performance from three different indexes, you automatically benefit from the best-performing of the three.

Indexes tailored to your investment approach

Confidence Builder avoids a one-size-fits-all approach. You have the flexibility to allocate your premium across our four flagship index options or **choose our new Hindsight 20/20℠ strategy** for all or part of your allocation. Alternatively, you can opt for a fixed interest strategy.

Please note that while it is not possible to directly invest in an Index, allocating amounts to an index-linked interest strategy exposes you indirectly to the associated investment risks. As part of our commitment to offering a diverse range of options, we provide you with a selection of 27 index-linked interest strategies. However, it's important to note that we reserve the right to discontinue all but one of these strategies. In such a scenario, you will have the choice to continue with the remaining strategy or explore alternative options. It's essential to be aware that surrendering your contract at that time may result in charges, including surrender charges, asset adjustment charges, taxes, and tax penalties. For comprehensive information, we encourage you to refer to the prospectus, which provides detailed insights.

Unlock the power of Hindsight 20/20℠ index-linked interest strategy

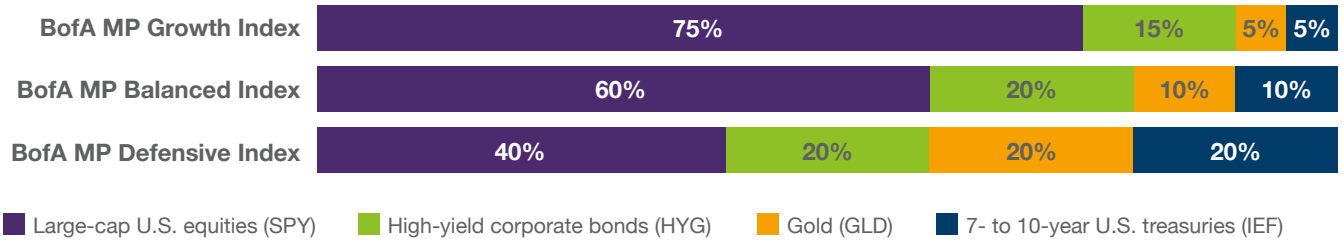
Imagine being able to capture the best performance from three different indexes, even after the fact.

That's precisely what Confidence Builder's Hindsight 20/20 index-linked interest strategy offers. With Hindsight 20/20, you can free yourself from the need to predict market movements.

Instead, this strategy tracks three distinct indexes, each designed for specific market conditions: BofA MP Balanced Index, BofA MP Growth Index, and BofA MP Defensive Index. Regardless of market fluctuations, one of these indexes is likely to outperform the other two. At the end of the crediting period, you benefit from the "best-of" performance among these tracked options[1].

Powered by:

BofA SECURITIES



[1] The best-performing index may have negative performance, under-perform the general market, and/or be subject to a buffer. Buffers offer protection from initial losses up to a certain pre-determined threshold, then you're responsible for any additional losses. Hindsight 20/20 strategy is only available on 6-year segments.

Empowering you with choice:

Tailor your personalized financial strategy

At F&G, we understand that having choices is important when it comes to designing your financial strategy. That's why we offer a comprehensive range of options designed to maximize growth potential and earn interest on your premium. With 27 index-linked interest strategies and a fixed interest strategy, you have the flexibility to tailor your investment to suit your needs. You also have the freedom, within contract guidelines, to reallocate among the available strategies depending on your retirement goals.

Combining your many choices into a unified solution

1. **Customizable crediting periods:** Choose a crediting period of 1, 3, or 6 years based on your preference. This allows you to align your investment timeline with your financial goals

2. **Diverse crediting methods:** Choose from three different crediting methods. These include point-to-point cap rate with buffer, point-to-point performance trigger rate with buffer or annual lock cap rate with buffer. Each method offers unique features to suit your risk appetite and investment style

3. **Tailored downside protection:** Choose the level of downside protection you desire and the amount of investment risk you're willing to take. We provide two buffer options — 10% or 20% — allowing you to strike a balance between safeguarding your investment and pursuing growth potential

4. **Broad range of index options:** Choose from a diverse range of widely recognized index options. Additionally, we offer an innovative, first-of-its-kind index-linked interest strategy, Hindsight 20/20℠.

With Confidence Builder, you gain access to a variety of choices that empower you to create a personalized financial strategy.

Please note this information is not intended as personalized investment advice, nor does it serve as a recommendation for managing or investing your retirement savings. You could lose your entire principal investment and previously credited interest. Your losses may be significant. Contract charges and adjustments could cause your losses to be greater than the downside protection of the index-linked interest strategies. Please consult with your trusted financial professional for guidance regarding your specific investment needs and unique circumstances.

Protection and accessibility:

Understanding death benefit and withdrawal options

Providing access for unexpected health care costs

In case you encounter unforeseen health care expenses, you have the ability to access your total account value without incurring surrender charges, provided they are qualified health care expenses. If you require home health or nursing home care, or if you receive a diagnosis of a terminal illness, you may access your total account value without any surrender charges. It's important to note that these conditions are specifically defined, and the benefits and availability may differ from state to state. For more comprehensive information, please refer to the prospectus.

Flexibility in withdrawal options

You have the freedom to make withdrawals during the initial 6 contract years without facing surrender charges. The amount you can withdraw freely is determined on an annual basis, starting from the first contract year. During the first year, you can withdraw up to 10% of your premium payment. For the subsequent five years, the amount is calculated as 10% of your account value on the previous contract anniversary. Please remember that any unused portion of the free withdrawal amount does not carry over to the following year.

It's important to be mindful that exceeding the free withdrawal amount or surrendering the contract within the first six years may result in surrender charges, strategy interim values, and asset adjustments, impacting your financial situation. We recommend reviewing the prospectus thoroughly and carefully considering your withdrawal and surrender plans, taking these potential charges and adjustments into account.

Death benefit: protecting your legacy

The death benefit is available from issue age until age 80 and remains payable until contract maturity, ensuring the protection of your legacy. It is paid as a lump sum and is determined by the greater of the following two options:

- Account value
- Return of premium

Please be aware that prior withdrawals will reduce the amount of the death benefit.

F&G Confidence Builder℠:

Giving you the confidence to stay the course

Why choose Confidence Builder?

Capped upside potential: Benefit from potential growth and higher returns while maintaining a moderate level of risk that aligns with your preferences

Limited downside protection: Our 10% or 20% buffer, partially safeguards your investment against market volatility

Participate in potential market upside: Embrace the potential for market gains and witness the potential growth of your investment over time

Tax benefits: Take advantage of tax-deferred growth to help work towards your retirement goals

Addressing income needs: Confidence Builder addresses retirement income needs, whether it's covering essential living expenses, health care costs, or leaving a legacy for your loved ones

Flexibility in times of need: Our annuity offers the flexibility to make partial withdrawals or access liquidity in case of emergencies or unforeseen circumstances

Move confidently toward retirement with F&G Confidence Builder℠. Make an informed choice and enjoy the benefits it can bring to your financial future.

“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. F&G Securities, LLC. “FGSL” is a broker-dealer and affiliate of F&G and is a member of FINRA and distributes this product.

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 prospectus for details.

Policy form numbers: RILA (05-22), RILA-SCWR-NHC (05-22), RILASCWR-TI (05-22), RILA- SCWR-TI (05-22), RILA-SCWR-RMD (05-22), RILA- FW (05-22), RILA-FIXED-NB (05-22), RILA-ROP-DB (05-22), ICC20-AE-2037(5-20), ICC20-AE-2038(5-20), OM TSA 2009, RILA-END (07-22), RILA-ALB-NB-NSC (07-22), RILA-PTPBMI NBNSC (05-22), RILA-PTPB-NB-NSC (05-22).

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.

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

F&G may change your annuity contract from time to time, to follow federal and state laws and regulations. If this happens, we’ll tell you about the changes in writing.

For group contracts, the group certificate and master contract provide the terms and conditions, which are subject to the laws of the issuing state.

This product is offered on a group or individual basis as determined by state approval.

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

Surrender charges may apply to partial and full surrenders. Surrenders may be taxable and may be subject to penalties prior to age 59 ½.

The example is hypothetical, non-guaranteed and is not an indication of the policy’s and/or interest crediting option’s past or future performance.

Past performance is no guarantee of future results.

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

This contract is designed primarily for investors who expect to remain invested in an allocation account until the end of its crediting period and may be appropriate if they have a long investment time horizon. The contract is not designed for people who expect to take early or frequent withdrawals.

A current prospectus for this product should either precede or accompany this material. Before investing, consider the investment objectives, risks, charges and expenses carefully before investing. Go to fglife.com for prospectuses containing this and other information. Please read carefully.

Registered Index-linked Annuities are long-term, tax-deferred vehicles designed for retirement purposes and are not for everyone. They are subject to possible loss of principal and earnings due to market fluctuation, investment risks as a result of fees and charges under the policy including surrender charges, other transaction charges, and periodic charges.

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.

Information provided regarding tax or estate planning should not be considered tax or legal advice. Consult your own tax professional or attorney regarding your unique situation.

Strategies are subject to a cap, participation rate or performance trigger. Caps, participation rates or performance triggers are subject to change at the discretion of Fidelity & Guaranty Life Insurance Company.

F&G is not providing investment advice for any individual or any individual situation.

The information is obtained from sources that are believed to be reliable but we make no guarantees as to its accuracy. This information is intended to be educational. This broker-dealer does not provide tax or legal advice. You should consult with a qualified tax, legal or financial professional before making any decisions.

This broker-dealer reserves the right to modify its current investment strategies and techniques based on changing market dynamics or client needs. The visuals shown are for illustrative purposes only and do not guarantee success or certain level of performance. This material contains projections, forecasts, estimates, beliefs and similar information (“forward looking information”). Forward looking information is subject to inherent uncertainties and qualifications and is based on numerous assumptions, in each case whether or not identified herein.

All references to guarantees, including the benefit payment obligations, arising under the annuity contract guarantees, any index strategy crediting or annuity payout rates are backed by the claims-paying ability of F&G. Those payments and the responsibility to make them are not the obligations of the third party broker/dealer from which this annuity is purchased or any of its affiliates.

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BOFAS MAKES NO WARRANTIES AND BEARS NO LIABILITY WITH RESPECT TO THE INDICES, ANY RELATED INFORMATION, THE TRADEMARKS, OR THE PRODUCT(S) (INCLUDING WITHOUT LIMITATION, THEIR QUALITY, ACCURACY, SUITABILITY AND/OR COMPLETENESS).

The annuity contract referred to herein is not sponsored, promoted or endorsed by MSCI, and MSCI bears no liability with respect to any such annuity contract or any index referred to by any such annuity contract. The product prospectus contains a more detailed description of the limited relationship MSCI has with F&G and any related annuity contracts.

The Products are not in any way connected to or sponsored, endorsed, sold or promoted by the London Stock Exchange Group plc and its group undertakings (collectively, the "LSE Group"). FTSE Russell is a trading name of certain of the LSE Group companies.

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Please contact us at 888.513.8797 or visit us at fglife.com for more information.

Not a bank or credit union deposit, obligation or guarantee	May lose value	Not FDIC/NCUA/ NCUSIF insured	Not insured by any federal government agency

Your annuity values are guaranteed by Fidelity & Guaranty Life Insurance Company, Des Moines, IA.

F&G offers our series of focused life insurance and annuity products through a network of independent marketing organizations (IMOs) and financial or insurance professionals. We pay the IMO, financial or insurance professional, or firm for selling the annuity to you, and factor that into our contract pricing. Their compensation isn't deducted from your premium.

Insurance products are offered through Fidelity & Guaranty Life Insurance Company in every state, other than New York, as well as the District of Columbia and Puerto Rico. In New York, products are offered through a wholly owned subsidiary, Fidelity & Guaranty Life Insurance Company of New York. Each company is solely responsible for its contractual obligations.

As a legal reserve company, we're required by state regulation to maintain reserves equal to or greater than guaranteed surrender values.

Ask your financial or insurance professional today about F&G and let's get to work ensuring you have a bright tomorrow.

F&G® ANNUITIES & LIFE

Experience the Power of Collaborative Thinking

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