ANNUITIES & LIFE

Cruising to a solid retirement

Where you can be confident about your money

How annuities can help you meet your retirement goals

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

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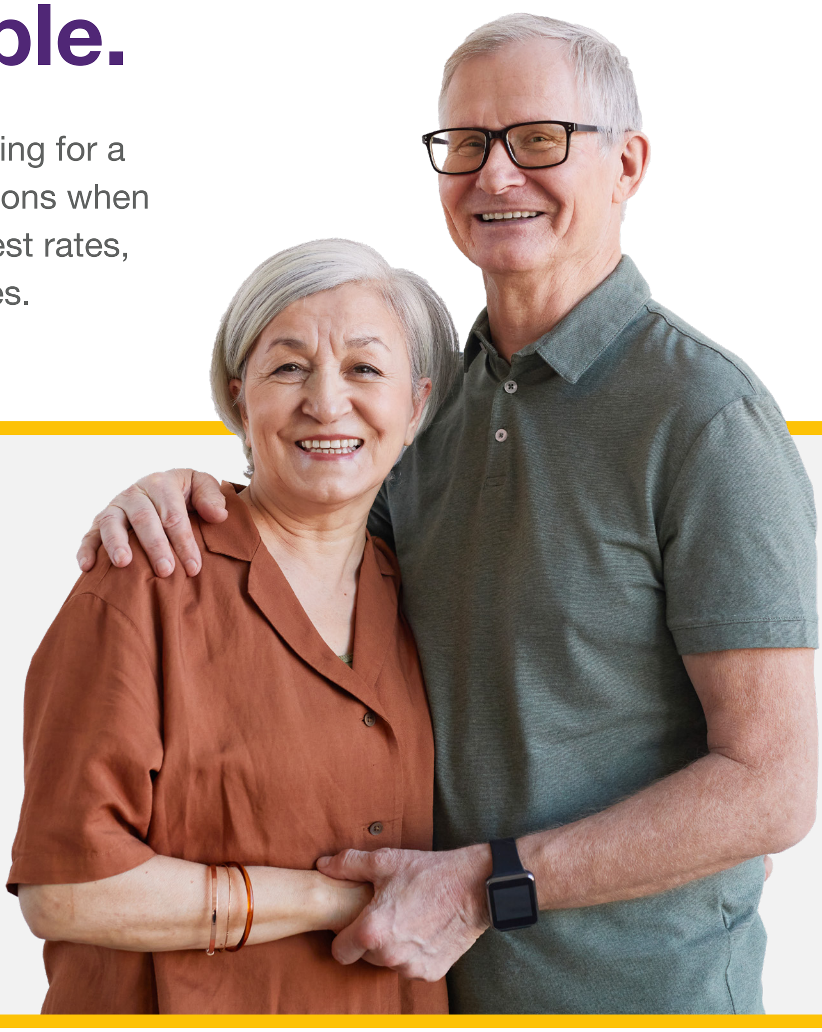
Fidelity & Guaranty Life Insurance Company

Retirement means different things for different people.

No matter what your dreams may be, planning for a solid retirement means making smart decisions when it comes to challenges like fluctuating interest rates, market volatility, and longer life expectancies.



"I want to **travel abroad."**

"I want to **spend more time with the grandkids."**

"I want to **relax more with family** at home."

A smart-money map to help you meet retirement goals:

About F&G

Established in 1959, F&G is headquartered in Des Moines, Iowa, and offers life insurance and annuity solutions to meet individual financial security needs through a national network of financial professionals. Our products have protected over 1,000,000 people across the United States.

F&G is a company of individuals who believe in the power of partnerships, encourage innovation and creativity, and are transparent about decisions while delivering on our commitments. These values allow F&G to help you turn your aspirations into reality.

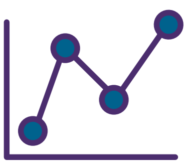
1959
established

Over
1,000,000
people protected

We credit our **Top Workplace** awards to our employees' shared cultural values:

- Collaborative
- Dynamic
- Authentic
- Empowered

Avoiding road blocks to a successful retirement



Fluctuating interest rates

Today's low interest rate environment can be a challenge when planning a dependable retirement income. As an example, the average CD rate is just 1.90% versus over 10% decades ago.[1]

Stock market volatility

Downturns in the market can mean significant drops when it comes to your retirement money. If you're concerned about how much money you'll have at your retirement, think about solutions that can help insulate your savings against significant losses as you near retirement.

Longer life expectancies

Everyone wants to live longer to spend more time with their loved ones. But living longer means more money for retirement. That's why it's so important to plan for a retirement that lasts 30 years or more.

[1] Source: As of 1/20/26 on: www.bankrate.com/banking/cds/current-cd-interest-rates

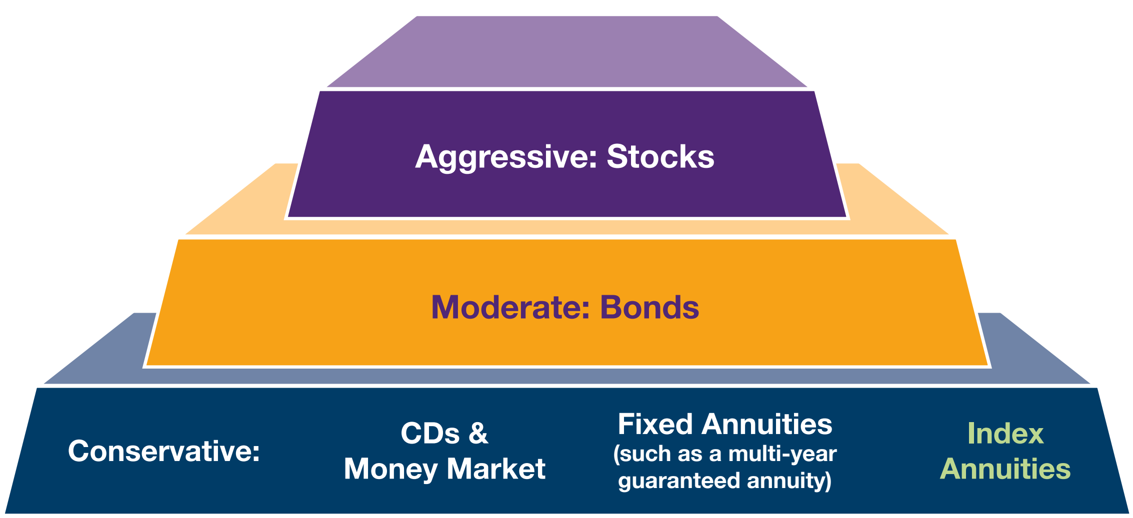
How annuities can help you drive away from retirement challenges

As far as retirement priorities, everyone's risk tolerance is different. But when you're trying to plan for a solid retirement, you need a strategy that helps you drive around "pot holes" in the road while still delivering the income you'll need to turn your dreams into tomorrow's game plan.

That's why flexible plan options are so important. You can take advantage of valuable growth potential while still locking in important risk guarantees. Think of it as your road map to a retirement that works for you:

- **Growth potential:** You can choose options to help take advantage of stock market gains without investing directly into the market
- **Downturn guarantees:** If the market gets bumpy, you confidently relax … knowing you won't lose your principal to market downturns
- **Steady stream of lifetime income:** Your payments will never run out no matter how long you live, even if your account value is depleted

Map out a dependable retirement income



How the power of tax deferral revs up your retirement income

No one wants to overpay on their taxes. When it comes to your retirement savings, that's especially true. Every dollar you pay in taxes today means that's another dollar that's NOT working toward building a solid retirement for you tomorrow.

Here are the potential benefits of tax deferral on retirement savings:

Benefit #1	The money you've saved for your retirement stays in your account where it has the potential to keep growing.
Benefit #2	The earnings on your retirement savings stays in your account where it has the potential to keep growing.
Benefit #3	The money you would have paid in taxes on those earnings stays in your account, giving you even more potential earnings.

It all adds up to a valuable strategy to help you build an even bigger foundation for your retirement savings.

Plus, once you decide to retire, you might also be able to take advantage of additional tax savings because many Americans shift into a lower tax bracket at retirement.

Lock in market gains, with no worries about losing your original premium

Living longer can be a great thing, until you think about the impact on your retirement savings. That's where an annuity could give you an advantage. You can more confidently build your retirement savings based on a market index, without the risk of actually participating in the stock market. That means you won't lose sleep worrying about market corrections.

Here's why:

- **If the market goes up, your annuity may also go up.** This can help you build an even more solid retirement savings foundation.
- **If the market goes down, you can avoid the emotional roller coaster.** Your initial premium will not be reduced due to market fluctuations. The money you earned in previous years, based on a market index, stays locked in your account and is protected from future dips.

66%[1]

of Americans worry about their retirement income, given current economic conditions.

So you won't stay awake worrying if market volatility will eat into your hard-earned savings.

[1] This percentage is from a survey conducted by Censuswide, an international market research consultancy headquartered in London, among a sample of 1,601 US respondents (aged 30+) who have at least $10,000 in financial products/investable assets. Respondents are either a financial decision-maker for the household or share responsibility for financial decisions. The data was collected between November 14 and November 26, 2025. Survey results can be found here: https://success.fglife.com/risk-tolerance-tracker-2026

F&G values transparency, so we're prepared to clarify the facts.

Let's take a look at common annuity myths and dispel them.

"Annuities carry hidden fees."

Depending on the type of annuity you purchase (immediate, fixed or fixed indexed), your policy could have no charges. But some annuities do have surrender charges on withdrawals taken during your surrender charge period. Some plans may offer options to take a portion surrender-penalty free. Plus, some fixed indexed annuities (FIAs) have additional fees with optional riders for guaranteed lifetime income, a specific growth rate, wealth transfer and healthcare. These features provide more benefits and can add more value to your policy.

"Annuities are complicated."

Annuities with a guaranteed lifetime withdraw benefit work similar to Social Security or a pension. It can guarantee you a lifetime stream of income, subject to certain conditions and assuming no excess withdrawals are taken.

"Annuities are tied to the stock market, so I could lose my money."

With a fixed indexed annuity, your money is not invested directly in the market. It's linked to an index, so your account value will never be credited less than zero if that index decreases. Linking to an index provides the potential to earn interest, and your account value can grow if the index increases.

MYTH

"If I buy an annuity, I don't have access to my money."

Many annuities allow for penalty-free withdrawals, though amounts in excess of the penalty-free amount may be subject to surrender charges. Many F&G annuities include riders, at no additional charge, that give you penalty-free access to 100% of your money if you meet certain conditions in regards to terminal illness or nursing home or home health care. These liquidity features may vary by state. Talk with your financial or insurance professional about rider details and availability.

MYTH

"When I die, the insurance company keeps my remaining money."

Fixed and fixed indexed annuities that haven't been annuitized have surrender charges waived if the annuitant dies. Any remaining account value is passed to the beneficiaries you named and usually avoids probate.

MYTH

"I have to pay the financial professional out of my own pocket in order to buy an annuity."

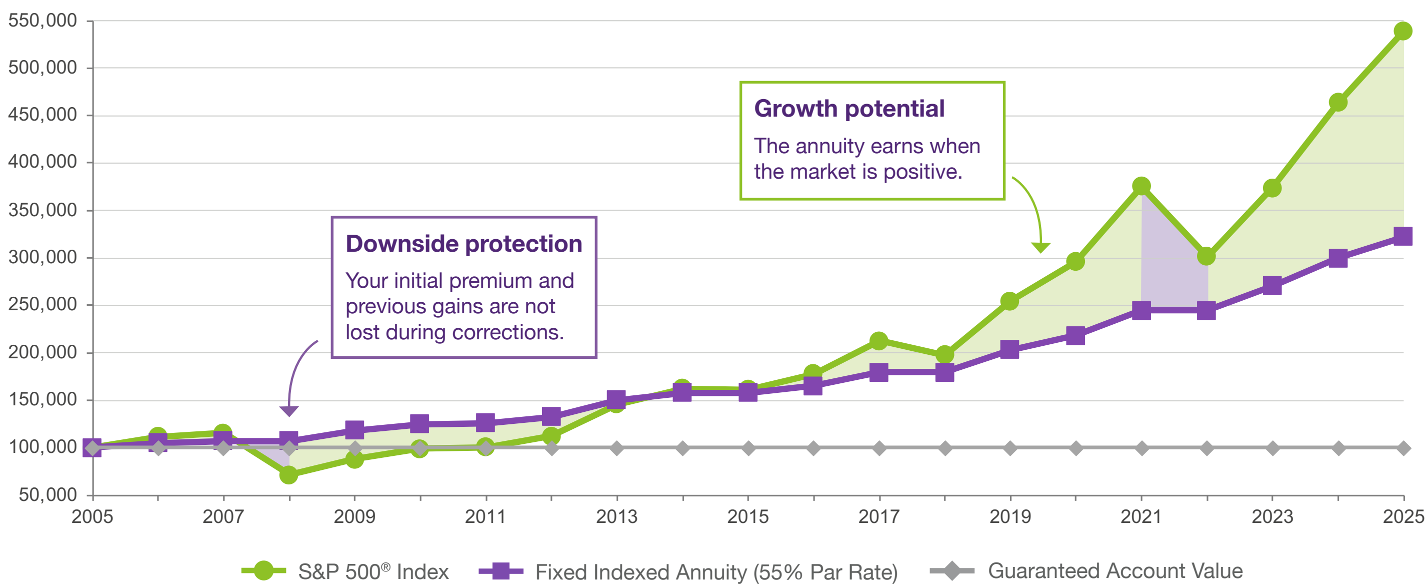
You are not required to pay the financial professional directly in order to buy an annuity. Your full premium is available to potentially earn interest from the annuity's effective date. F&G products are only offered through our licensed insurance producers, who are compensated through commissions which are not deducted from the premium paid for the policy.

Take advantage of the market going up, while you sleep easy if it goes down

Over the past 30 years, the S&P 500® Index has been down 23% of the time[1]. But when you're counting on the market for your retirement income, those years during downturns can bring a bumpy ride. That's where an annuity could help you confidently ride out market ups and downs.

No making up for market losses

Downside protection and growth potential work together to ensure you don't have to worry about market volatility.



The hypothetical performance of the illustrated FIA assumes a $100,000 initial premium with no withdrawals taken, no caps and a 45% participation rate, using a one-year point-to-point crediting method. The example participation rates, caps and/or spreads may not reflect participation rates, caps and/or spreads currently available. The above graph is based on credited rates for the period 12/31/05 - 12/31/25. Index performance is not indicative of future results. The index does not reflect dividends paid on underlying stocks. This hypothetical example is for illustrative purposes only and not intended to be the performance of any specific product.

[1] As of 1/20/2026 www.macrotrends.net/2526/sp-500-historical-annual-returns

Trust F&G as you map out the road to your retirement

Fidelity & Guaranty Life Insurance Company has provided annuities and life insurance products to help Americans plan for retirement for more than 60 years. We've worked with over 1,000,000 Americans to help turn their dream for tomorrow into reality for their families.

Please contact your financial professional for more information.

This document is not a legal contract. For the exact terms and conditions, refer to the annuity contract, which is issued by Fidelity & Guaranty Life Insurance Company, Des Moines, IA.

"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 offers a diverse portfolio of fixed and fixed indexed deferred annuities, immediate annuities and optional additional features.

Guarantees are based on the claims paying ability of the issuing insurer, Fidelity & Guaranty Life Insurance Company, Des Moines, IA.

Past performance does not guarantee future results.

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

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.

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.

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.

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.

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.

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.

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.

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