



F&G Confidence Builder[®]

Interest Rates

F&G Confidence Builder is a single premium registered index-linked annuity (RILA) that offers a fixed rate option and several market-linked indexed strategies.

Strategies		1-year			
			S&P 500 [®]	MSCI EAFE	Russell 2000 [®]
		Cap	10% buffer	18.00%	24.00%
			20% buffer	12.50%	14.25%
		Performance trigger	10% buffer	12.75%	12.00%
		3-year			
			S&P 500 [®]	MSCI EAFE	Russell 2000 [®]
		Cap	10% buffer	Uncapped	100.00%
			20% buffer	45.00%	55.00%
		6-year			
			S&P 500 [®]	MSCI EAFE	Russell 2000 [®]
		Cap	10% buffer	Uncapped	Uncapped
			20% buffer	500%	500%
		Annual lock with cap	10% buffer	15.75%	17.50%
		1-year			
		Fixed rate	4.25%		

All strategies currently have a 100% participation rate. Your financial professional can provide additional details and the applicable prospectus, which includes important information about the strategies.

Rates are not guaranteed and subject to change at any time at the sole discretion of F&G prior to new annuity issuance. Actual rates issued may be higher or lower and are subject to guaranteed minimums or maximums. Read your contract carefully.

“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.

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

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

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.

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

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

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.

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

F&G and FGSL are not providing investment advice for any individual or any individual situation.

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.

Policy form numbers: RILA (05-22), RILA-SCWR-NHC (05-22), RILA-SCWR-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-NB-NSC (05-22), RILA-PTPB-NB-NSC (05-22).

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