Experience the Power of Collaborative Thinking

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

Rates effective September 13, 2024

1-year					
		S&P 500®	MSCI EAFE	Russell 2000®	Nasdaq 100®
Cap	10% buffer	18.00%	24.00%	21.00%	18.00%
	20% buffer	12.00%	14.25%	13.50%	N/A
Performance trigger	10% buffer	10.75%	11.50%	14.25%	10.00%

3-year				
		S&P 500®	MSCI EAFE	Russell 2000®
Cap	10% buffer	Uncapped	Uncapped	80.00%
	20% buffer	45.00%	75.00%	47.50%

6-year					
		S&P 500®	MSCI EAFE	Russell 2000®	Hindsight 20/20℠
Cap	10% buffer	Uncapped	Uncapped	Uncapped	Uncapped
	20% buffer	500%	500%	500%	N/A
Annual lock with cap	10% buffer	15.75%	17.50%	14.50%	N/A

1-year	
Fixed rate	4.00%

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.

Fidelity & Guaranty Life Insurance Company

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Definitions

Point-to-Point with Cap

After the one-, three- or six-year term, the beginning and ending values of the index are calculated for a percentage change. If the change is positive, your account is credited the percentage up to a cap. If the change is negative, your account is protected from some losses through a buffer. Any losses beyond the buffer will be deducted from your account.

Point-to-Point with an Annual Lock

Each year the beginning and ending values of the index are calculated for a percentage change. If the change is positive, it may be limited up to a cap. If the change is negative, the buffer covers up to 10% in losses. The growth and losses are locked in at the end of each year and used as the basis for next year's calculation. For a year that the change is zero, no growth or loss is locked in at the end of that year. After the six-year term, positive index interest is credited or negative index interest is deducted from your account value.

Point-to-Point Declared Performance Trigger Rate

After the one-year term, the beginning and ending values of the index are calculated for a percentage change. If the change is positive or zero, your account is credited the declared rate. If the change is negative, the buffer covers up to 10% in losses. Any losses beyond the buffer will be deducted from your account.

Hindsight 20/20℠

With the Hindsight 20/20 strategy, applied to BofA MP Indices, you automatically get the "best-of" performance out of Growth, Balanced and Defensive indices. Each is designed to perform in different market conditions. At the end of the 6-year point-to-point segment, whichever index has the best performance (grown the most or lost the least) is credited to the account value. If the best-performing index has losses beyond the buffer, that loss will be deducted from your account.

"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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