



Best of both worlds

F&G Confidence Builder® Registered index-linked annuity (RILA) 6- year Annual Lock Crediting Strategy provides the best features of both a 1- and 6-year crediting strategy.

How does the Annual Lock work?

The annual lock option provides the following features to the client:

- Cap rate is guaranteed each year for the full 6-year period.
- Cap and buffer will be applied each year and tracked throughout the 6-year period.
- Index credits will post to the account value at the end of the 6-year period.

	S&P Index Value	Index Return	Index adjustment	Annual lock anniversary amount	Account value ¹
12/31/2019	3,230.78	–	–	100,000	100,000
12/31/2020	3,756.07	16.26%	15.75%	115,750	100,000
12/31/2021	4,766.18	26.89%	15.75%	133,981	100,000
12/31/2022	3,824.14	-19.77%	-9.77%	120,897	100,000
12/31/2023	4,742.83	24.02%	15.75%	139,939	100,000
12/31/2024	5,881.63	24.01%	15.75%	161,979	100,000
12/31/2025	6,845.50	16.39%	15.75%	187,491	187,491

The chart in this examples is hypothetical, non-guaranteed and not an indication of past or future performance. Assumes \$100,000 initial premium. Performance returns are based on S&P500® Index performance on December 31 of years 2019 - 2025 assuming no withdrawals were taken during this period. The index does not reflect dividends paid on underlying stocks. All rates are subject to change at the sole discretion of F&G. Rates assumed are 15.75% cap rate and 10% buffer. Rates effective September 8, 2025.

¹ Equity and asset adjustments not applied to the Account value in this example. Actual account value prior to the end of the crediting period will be equal to the Interim value. The interim value is the account value less any applicable equity and asset adjustments. If money is withdrawn prior to the end of the crediting period, the client will receive an amount equal to the Interim value. See the prospectus for details.

F&G Confidence Builder may be a fit for clients who:



Want more upside growth potential with downside protection



Prefer to lock in an annual interest rate for 6 years with our unique annual lock feature



Want the benefit of hindsight with our exclusive "best of" Hindsight 20/20® option

To learn more about F&G Confidence Builder RILA or the annual lock feature, contact us at 866.477.7938 or AnnuityDesk@fglife.com.

You can also visit us online at success.fglife.com/confidence-builder.

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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.

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Surrender charges, asset adjustments and/or equity adjustments may apply to partial and full surrenders. Surrenders may be taxable and may be subject to penalties prior to age 59 ½.

Past performance is no guarantee of future results.

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

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