



Experience
the Power of
Collaborative
Thinking

Accelerator Plus[®] 10

The benefit of having it all.

F&G's Accelerator Plus[®] 10

Fixed indexed annuity combines the benefit of **strong accumulation potential** + **strong income**, plus more.

Impairment Multiplier³

10.00%
Vesting Premium Bonus²

Drives performance using indexed crediting options, like the Barclays Trailblazer 5 Index uncapped, with a zero percent spread, 2-year point-to-point (no fee).

285%
Participation Rate¹

Flexibility to allocate both fee and/or no fee crediting options

Fee options may provide higher caps, participation rates, declared rates and/or lower spreads each crediting year.

The Performance Multiplier⁴ can create an income base up to

175%
of total account value

¹ Caps, spreads and participation rates are current rates for Accelerator Plus 10 and are subject to change.

² Vesting premium bonus reflects current Accelerator Plus 10 rate and is subject to change. State and age variations apply.

³ If specific qualifications for impairment are met (see EGMWB rider for details) and the account value is greater than zero, withdrawal payments increase by 2X (1.5X if joint contract). Feature is subject to state availability.

⁴ See EGMWB rider for details.

"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. 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.

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.

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.

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

An additional bonus interest rate is paid on this contract. Annuities that offer bonus interest features may have higher fees and charges, longer surrender charge periods, lower credited interest rates and/or lower cap rates than annuities that do not provide the bonus feature.

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

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For more information about Barclays Trailblazer Sectors 5 index, see <http://indices.barclays/trailblazer5>.

Volatility control seeks to provide smoother returns and mitigate sharp market fluctuations. While this type of strategy can lessen the impact of market downturns, it can also lessen the impact of market upturns, potentially limiting upside potential.

