



Experience
the Power of
Collaborative
Thinking

F&G Power Accumulator[®] gets a Power-Up

A one-of-a-kind, ETF-centric
Fixed Indexed Annuity design



Multiple options for
volatility control



A powerful combination
to seek steady growth



iShares Core S&P 500[®] (IVV)
Tracks equities in select large
U.S. companies



iShares MSCI EAFE (EFA)
Tracks large- and mid-cap
companies outside U.S. and Canada



iShares U.S. Real Estate (IYR)
Tracks U.S. equities in
real estate sector



iShares Gold Trust (IAU)
Tracks the price of gold

Balanced Asset 5 Index [™]	Balanced Asset 10 Index [™]	BlackRock Market Advantage Index [™]	
Volatility Target of 5%	Volatility Target of 10%	Volatility Target of 6%	
Systematically leverages a 60/40 portfolio construction targeting a consistent return while managing risk between indexes.	Systematically leverages a 60/40 portfolio construction targeting a consistent return while managing risk between indexes.	Achieves better diversification than a traditional multi-asset class index by balancing risk across five key macroeconomic factors (economic growth, inflation, real rates, credit, emerging markets)	
Rebalanced monthly	Rebalanced monthly	Rebalanced monthly	
60% iShares Core S&P 500 [®] ETF (IVV) 40% iShares 20+ Year Treasury Bond ETF (TLT)	60% iShares Core S&P 500 [®] ETF (IVV) 40% iShares 20+ Year Treasury Bond ETF (TLT)	iShares Core S&P 500 [®] ETF (IVV) iShares 20+ Year Treasury Bond ETF (TLT) iShares MSCI EAFE (EFA) iShares MSCI Emerging Markets (EEM) iShares iBoxx \$ High Yield Corporate Bond (HYG)	iShares JPM USD Emerging Market Bonf (EMB) iShares 20+ Year Treasury Bond (TLT) iShares TIPS Bond (TIP) iShares 1-3 Year Treasury Bond (SHY) iShares S&P GSCI Commodity-Indexed Trust (GSG)

For more information on F&G Power Accumulator[®], contact us at SalesDesk@fglife.com.

“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.

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.

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.

iShares[®] and BlackRock[®] are registered trademarks of BlackRock, Inc. and its affiliates (“BlackRock”) and are used under license. BlackRock has licensed certain trademarks and trade names of BlackRock to Fidelity and Guaranty Life Insurance Company. Fidelity and Guaranty Life Insurance Company’s products and services are not sponsored, endorsed, sold, or promoted by BlackRock, and BlackRock makes no representations or warranties related to such products or services either to Fidelity and Guaranty Life Insurance Company or any other person or entity, including but not limited to the advisability of investing in the products of Fidelity and Guaranty Life Insurance Company. BlackRock has no obligation or liability in connection with the operation, marketing, trading or sale of the products or services from Fidelity and Guaranty Life Insurance Company.

For more information on iShares, see ishares.com.

The BlackRock Market Advantage Index is a product of BlackRock Index Services, LLC and has been licensed for use by Fidelity & Guaranty Life. BlackRock[®], BlackRock Market Advantage Index[™], and the corresponding logos are registered and unregistered trademarks of BlackRock.

The annuity product is not sponsored, endorsed, sold or promoted by BlackRock Index Services, LLC, BlackRock, Inc., or any of its affiliates, or any of their respective third party licensors (including the Index calculation agent, as applicable) (collectively, “BlackRock”). BlackRock has no obligation or liability in connection with the administration or marketing of the annuity product. BlackRock makes no representation or warranty, express or implied, to the owners of the annuity product or any member of the public regarding the advisability of investing the annuity product or the ability of the BlackRock Market Advantage Index to track general market performance. BlackRock does not guarantee the adequacy, accuracy, timeliness, and/or completeness of the Index or any data or communication related thereto nor does it have any liability for any errors, omissions or interruptions of the BlackRock Market Advantage Index. <http://www.blackrock.com/us/marketadvantageindex>.

The Balanced Asset 10 Index[™] and Balanced Asset 5 Index[™] (the “Indexes”) are the exclusive property of Canadian Imperial Bank of Commerce (Canadian Imperial Bank of Commerce, together with its affiliates, “CIBC”). CIBC has engaged Bloomberg Index Services Limited (“BISL”) to maintain and to make certain calculations related to the Indexes. “Canadian Imperial Bank of Commerce”, “CIBC” and “Index(es)” (collectively, the “CIBC Marks”) are trademarks or

service marks of CIBC. CIBC has licensed use of the Indexes and the CIBC Marks to Fidelity and Guaranty Life Insurance Company (“F&G”) for use in one or more fixed indexed annuities offered by F&G (the “Product(s)”). CIBC is not the issuer of the Products and its sole contractual relationship with F&G is to license the Indexes and the CIBC Marks to F&G. CIBC developed the Indexes without considering the needs of F&G or any annuitant. CIBC makes no representation or warranty, express or implied, regarding the Indexes or their development and has no responsibilities, obligations or liabilities with respect to the inception, adjustment, maintenance, operation or calculation of the Indexes.

None of CIBC, BISL or any other third-party licensor (collectively, the “Index Parties”) to CIBC is acting, or has been authorized to act, as an agent of F&G or has in any way sponsored, promoted, solicited, negotiated, endorsed, offered, sold, issued, supported, structured or priced any Products or provided investment advice to F&G. No Index Party is a fiduciary or agent of any purchaser, seller or holder of any Product, or has made any representation or warranty, express or implied, regarding the advisability of purchasing, selling or holding any Product or the ability of the Indexes to track corresponding or relative market performance. Purchasers of any Product neither acquire any interest in the Indexes nor enter into any relationship of any kind whatsoever with any of the Index Parties. No Index Party guarantees the timeliness, accurateness, or completeness of the Indexes or any data or information relating thereto and shall have no liability in connection with the Indexes or any data or information relating thereto. No Index Party shall have any liability with respect to any Product, nor any liability for any loss relating to any Product, whether arising directly or indirectly from the use of the Indexes, its methodologies or otherwise. The selection of an Index as a crediting option under any Product does not obligate F&G to invest annuity premiums in the components of such Index. Any obligation to invest annuity premiums received under the Products are determined solely by F&G.

BLOOMBERG is a trademark and service mark of Bloomberg Finance L.P. (collectively with BISL and their other affiliates, “Bloomberg”). Bloomberg is not affiliated with F&G or CIBC. Bloomberg’s association with CIBC is limited to BISL’s role to act as the administrator and calculation agent of each Index, which are the property of CIBC. Bloomberg does not guarantee the timeliness, accurateness, or completeness of the Indexes or any data or information relating thereto and shall have no liability in connection with the Indexes or any data or information relating thereto. In calculating the level of the Balanced Asset 10 index and level of the Balanced Asset 5 index, the index methodology deducts a maintenance fee of 0.85% per year, calculated daily. This fee will reduce the level of each Index and thus the amount of interest, if any, that will be credited to any Product. Furthermore, while the volatility control applied by CIBC as part of the index methodology may result in less fluctuation in rates of return as compared to indexes without volatility controls, it may also reduce the overall rate of return for products referencing one of the Indexes as compared to other indexes not subject to volatility controls.

For more information on the Balanced Asset 10 index, see indices.cibccm.com/CIBQB10E.

For more information on the Balanced Asset 5 index, see indices.cibccm.com/CIBQB05E.