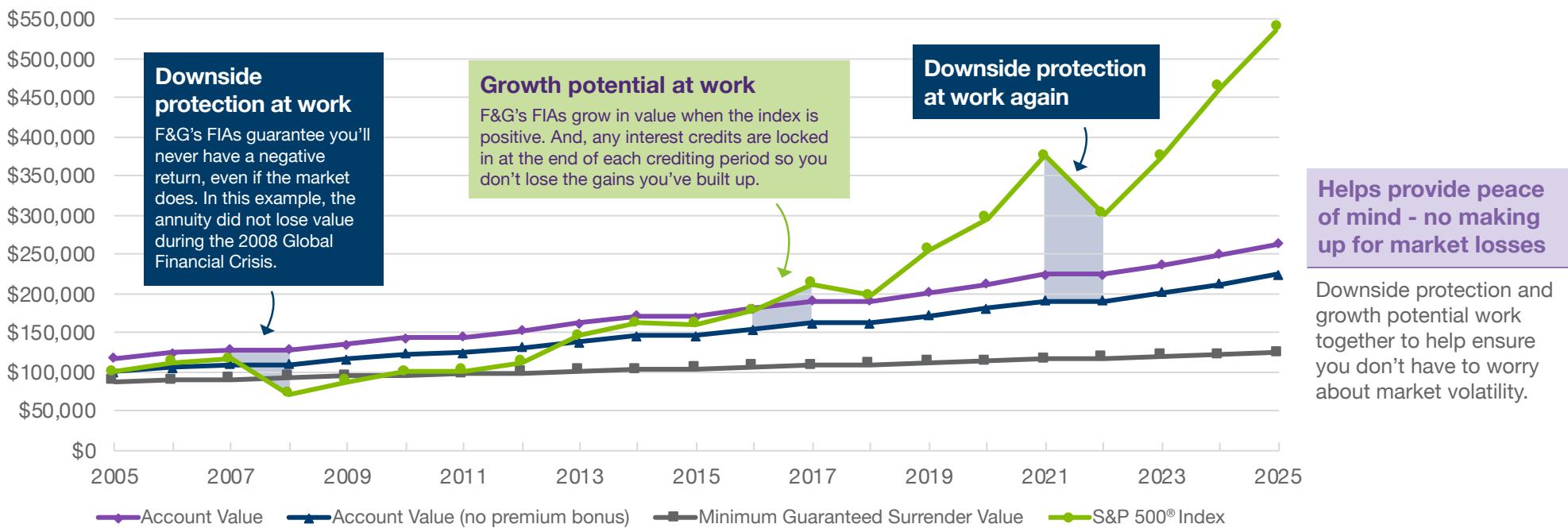


# How a premium bonus, downside protection and growth potential work together

To illustrate performance in both up and down market conditions, this example shows \$100,000 invested in F&G's Performance Pro®, a Fixed Indexed Annuity (FIA), compared to the S&P 500® Index.



The hypothetical performance of Performance Pro® assumes a \$100,000 initial premium, no withdrawals taken, S&P 500 one-year point-to-point crediting method with 5.75% cap, 17.00% premium bonus, 0.10% EGMWB fee, and a 1.75% minimum guaranteed surrender value rate.

The example rates are effective as of 2/13/2026 and may not reflect the rates currently available.

The above graph is based on credited rates for the period 12/31/2005 - 12/31/2025. Index performance is not indicative of future results. The index does not reflect dividends paid on underlying stocks.

The 17.00% bonus is for issue ages 0-75 and 11.00% for issue ages 76+. For the following states, the vesting bonus rate is 15.00% for issue ages 0-75 and 9.00% for issue ages 76+: CA, DE, FL (ages 65 and above), MA, NJ, NV, OH, OK, SC, TX and UT. For the following states, the vesting bonus rate is 13.00% for issue ages 0-75 and 8.00% for issue ages 76+: AK, AL, CT, ID, IN, MN, MS, MT, OR, PA, PR and WA. Subject to change. This feature is automatically included for an annual rider fee of .10%. See the SOU for complete details.

# Fixed Indexed Annuities (FIA) with the annual reset design

This hypothetical example of an FIA with a one-year interest crediting option tied to the S&P 500® demonstrates the importance of the annual reset feature.

## This feature locks in all interest earned over the past year and protects the prior account value.

The account value cannot decrease even if the index is negative, helping to provide you peace of mind during future downturns. The reset design allows you to increase your earnings, based on the new account value, subject to the performance of the index, without actually investing in the index.



## Protected growth

Performance Pro offers the annual reset design along with much more:

- Index-linked interest crediting for upside potential
- Tax-deferral
- Premium bonus
- Downside protection from negative markets
- Lifetime guaranteed income stream<sup>1</sup>
- Account value liquidity allows you access to your money<sup>2</sup>
- Home health care, terminal illness and nursing home riders<sup>3</sup>
- Assets can be transferred to your heirs

<sup>1</sup> Providing no excess withdrawals are taken.

<sup>2</sup> After the first contract year, you may withdraw 10% of your vested account value surrender charge free, less any free withdrawals taken during the current contract year. Subject to product variations.

<sup>3</sup> These are defined conditions. Benefits and availability may vary by state.

"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.

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

Policy Form Numbers: API-1018 (06-11), ACI-1018 (06-11), ICC11-1035 (11-11), ARI-1045 (11-12), ARI-1049 (11-12), ARI-1050 (11-12), ARI-1051 (11-12), OM FPS -VAV (10-07), ARI-1054 (02-13), ARI-1056 (11-13), ARI-1075 (09-15), ICC20-AE-2037 (5-20), ICC20-AE-2038 (5-20), OM TSA 2009, ARI-1065 (11-13), ICC11-1036 (11-11), ICC11-1043 (11-11), ICC11-1044 (11-11), ICC11-1045 (11-11), ICC11-1047 (11-11), ICC14-1079 (04-14), ICC18-1065 (04-18)PP, ICC11-1054 (11-11), AE-2005 (10-18), ARI-1061 (11-13), ARI-1062 (11-13), ARI-1057 (08-13), ICC15-1108 (11-15), ICC15-1109 (11-15), ICC15-1093 (01-15), ICC15-1086 (2-15).

Performance Pro is not available in NY.

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.

The examples are hypothetical, non-guaranteed and are not an indication of the policy's and/or interest crediting option's past or future performance.

These products are deferred, fixed indexed annuities that provide 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.

The provisions, riders and optional additional features of these products have limitations and restrictions, may have additional charges and may not be available in all states.

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 a market value adjustment (MVA) may apply to withdrawals. An MVA may increase or decrease the surrender value. Withdrawals may be taxable and may be subject to penalties prior to age 59 ½. Withdrawals will reduce the available death benefit.

Information provided regarding tax or estate planning should not be considered tax or legal advice. Consult your own tax professional or attorney regarding your unique situation.

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