



Experience
the Power of
Collaborative
Thinking

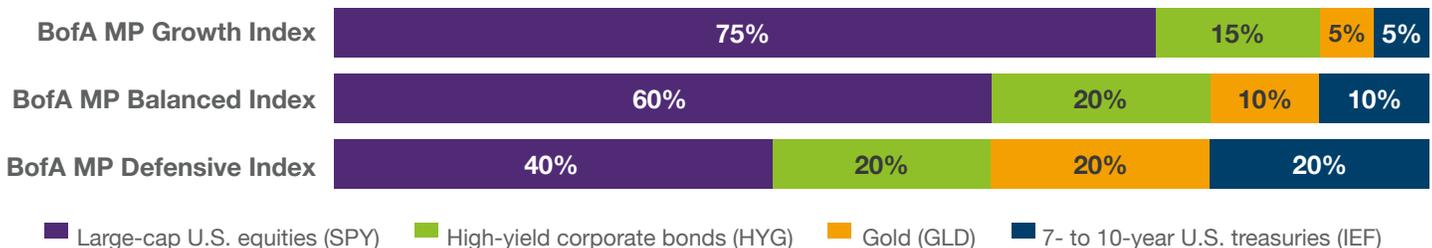
Hindsight 20/20SM

“Best of” crediting strategy

Hindsight 20/20SM, available on the F&G Confidence BuilderSM Registered Index-Linked Annuity (RILA), seeks to take the guesswork out of trying to predict which index will perform the best.

Comprised of three distinct, diversified BofA MP indexes inspired by model portfolios and designed for different market environments – **Growth, Balanced and Defensive** – the strategy automatically credits the “best of” performance at the end of the 6-year crediting period – after seeing how they’ve performed.

MP index allocations



Tickers: BOFAMPGR, BOFAMPBA, BOFAMPDE. Each Index was created on 02/07/2023. Levels for each Index before 02/07/2023, represent hypothetical data determined by retroactive application of a back-tested model, itself designed with the benefit of hindsight. Past performance is not indicative of future performance. Actual performance will vary, perhaps materially, from the performance set forth herein. The indices are calculated as total return indices; dividends will be reinvested. A synthetic dividend (accrued on a daily basis) is deducted from each BofA MP Index as follows: Growth: 2.3% per annum; Balanced: 2.3% per annum; Defensive: 2.0% per annum. The performance of the indices does not include fees or costs of any financial instrument referencing the indices.

Growth potential with downside protection

If a client chose the 6-year Hindsight 20/20SM option with a 10% buffer, they would have been protected from market losses **100%** of the time.

They would not have experienced a decline in their account value due to the buffer protection on the first 10% of their losses.

	Hindsight 20/20 SM Apr. 2007 - Dec. 2023
	6-Year
Average Return	62.75%
Total Observations	129
% of Positive Gains	100%
% of Negative or No Gains	0%



"It's better to look ahead and prepare, than to look back and regret."

- Jackie Joyner-Kersey



F&G Confidence Builder may be a fit for clients in your book of business who:



Desire 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 the "best of" Hindsight 20/20SM option

For more information on the F&G Confidence Builder RILA, 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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