



F&G 1-2-3[®]

LEGACY FOR TOMORROW PATH

Powered by Future Income option

F&G 1-2-3[®]

A fixed indexed annuity that offers one flexible solution with two clear paths—designed to support either income or legacy goals in retirement.

50%

Up-front bonus to boost the income base

Growth engine driven by diversification of crediting options including several uncapped options.

130%

Participation Rate¹

Impairment multiplier²

No fee.

Helping value stay focused on growth and legacy.

Enhance income base growth with an interest credit multiplier of up to

150%

Liquidity for unexpected health costs³

- Nursing home care
- Terminal illness
- Home health care

Installment death benefit

for structured, legacy-focused wealth transfer

¹ Participation rates vary by strategy and are subject to change.

² If specific qualifications for impairment are met (see EGMWB: Enhanced Guaranteed Minimum Withdrawal Benefit Rider (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.

³ State variations and conditions may apply.

“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.