



F&G 1-2-3[®]

INCOME FOR TODAY PATH

Powered by Anytime 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.

35%

Up-front bonus to boost the income base

No fee.

Helping value stay focused on growth and legacy.

Increasing Income

Designed to allow potential payment increases over time, continuing until the account value reaches zero.

Dynamic Payout Factors

Lifetime payments have the potential to increase in two ways:

- Client's age
- Length of deferral

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

125%

Participation Rate¹

Enhance income base growth during the accumulation phase with an interest credit multiplier of

250%

Competitive Lifetime Income

at key retirement ages, beginning in deferral years 2+ (ages 60-69)

No wait period for income

(subject to age requirements)

Impairment multiplier²

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

² If specific qualifications for impairment are met (see 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.

"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.