

A wide-angle photograph of a city skyline at sunset. The sky is a mix of purple, pink, and orange. Several skyscrapers are visible, with the tallest one on the left being particularly prominent. The city lights are beginning to glow, and the overall scene is a vibrant urban landscape.

F&G Confidence BuilderSM **Registered Index-Linked Annuity (RILA)**

Financial Professional Training



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ADV3601
23-1710



Introduction to F&G Confidence Builder

Registered Index-Linked Annuity (RILA)



What is a RILA ?

Registered Index-Linked Annuities (RILAs) serve as valuable tools for tax-deferred¹ savings, designed to support long-term financial goals, including retirement.

What sets RILAs apart? They offer options that allow you to strike a balance between potential gains and the level of risk your client is comfortable with.

RILAs utilize the performance of an external market index to determine potential gains and losses. While RILAs may have limits on the upside, your client is also shielded from complete exposure to market downturns, unlike variable annuities.

You have the freedom to choose a level of protection that mitigates losses to some extent. Additionally, your client can opt to annuitize a RILA, creating a steady stream of income tailored to their specific financial strategy.

RILAs are designed to offer greater potential for interest growth, making them an attractive option for individuals who seek more growth potential than fixed or fixed-indexed annuities, and are willing to accept additional risk.

¹ You pay ordinary income tax on the interest you've earned only when it's withdrawn or paid out.



Key terms

Before we begin, please review some key terms:

Annual lock with cap: The index change (positive, negative or zero) is adjusted for the cap rate and/or buffer and is “locked-in” annually. At the end of the crediting period, the annual “locked-in” changes are compounded to determine the interest credits.

Buffer: The buffer is the percentage of negative index change that can occur before the account is credited with negative interest credit. In other words, a buffer protects the client from a percentage of loss. The client takes on any percentage of loss that is in excess of the buffer percentage.

Cap: A cap is the maximum interest rate available to earn, regardless of the change in the index. Interest rate caps designate the ceiling, or maximum gains, for indexed annuities.

Crediting method: The cap rate or performance trigger rate, the buffer and the calculating methodology (point-to-point or annual lock) that determines the applicable index-linked interest credited for a strategy at the end of a crediting period.

Crediting period: The investment period over which the index performance is measured to determine the interest credited for indexed-linked interest strategies. Crediting periods begin on the contract’s anniversary date.

Index-linked crediting: Index-linked crediting uses the performance of an index to determine how much interest is credited to the annuity value.

Performance trigger rate: The stated percentage that will be credited as interest if the index change is positive or equal to zero (not negative) for the crediting period. Even if the positive index change is greater than the declared performance trigger rate, the strategy will not credit interest greater than the performance trigger rate.

Point-to-Point: “Point-to-point” refers to a method of crediting interest. It compares the index value at the beginning of the crediting period to the index value on the crediting date to calculate the index change.



Key terms

Please review additional key terms:

Strategy account value: The strategy account value is equal to the premium in the index-linked interest strategy on the effective date or a crediting date during the first 6 contract years. On a crediting date during the first 6 contract years, this includes an asset adjustment. This value is the amount available for withdrawals, surrenders, annuitization and death benefits.

Strategy interim value: The strategy interim value is equal to the strategy account value on any business day except for the effective date. It is calculated by using a formula that takes into account the equity adjustment and the asset adjustment to the strategy base value.

Strategy base value: The strategy base value is the amount used to calculate the (1) your strategy account value on the first business day of the crediting period; (2) your strategy interim value on each other business day; and (3) your index-linked interest credited on the last business day of the crediting period. This value is not a cash value under the contract. It will be adjusted for withdrawals.

Asset adjustment: The asset adjustment is the adjustment to the strategy base value used to determine the strategy interim value based on the Bloomberg US Aggregate Yield to Worst Index to account for changes in interest rates that impact the value of the fixed income assets supporting the contract.

Equity adjustment: The equity adjustment is an adjustment to your strategy base value used to determine the strategy interim value based on the value of a specific set of hypothetical derivatives.



Confidence Builder incorporates the core attributes commonly associated with registered indexed linked annuity products.

Growth potential

Offers the potential for earnings based on index performance. This means that investors can benefit from market gains, depending on the performance of the market index they choose.

Diversification and asset allocation

Provides a wide range of Index-Linked Interest Strategies to choose from, allowing investors to spread their risk across different market indexes.



Downside protection

This feature offers protection against market volatility, helping to limit losses during market downturns. Protection is offered in the form of buffers selected by the investor and can either be 10% or 20%.

Flexibility

Investors choose between one, three, and six-year crediting periods so they can adapt to changing market conditions.

Options for liquidity

Allows for partial withdrawals in case of emergencies or unforeseen circumstances.



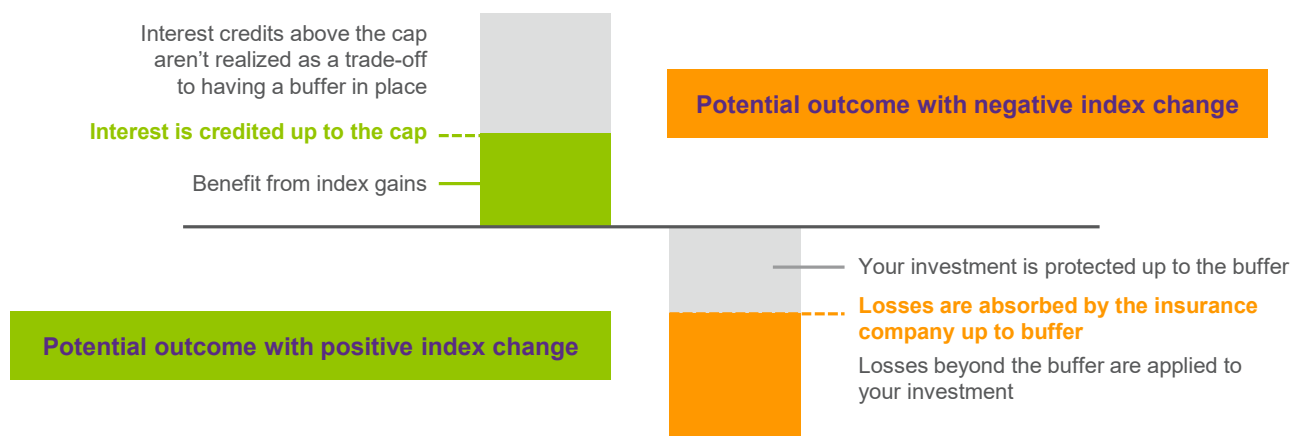
Growth potential & downside protection



Growth potential & downside protection

Confidence Builder offers the option to invest in indexed-linked interest crediting strategies that participate in the growth of a familiar market index.

These growth of these indexes are subject to a **cap** on the interest that will be credited in exchange for some downside protection in the form of a **buffer** chosen by the client. Available buffer options are 10% or 20% buffer. Cap rates are set periodically. View the **Confidence Builder** rate sheet for current rates.





Diversification & asset allocation



Customizable solutions

With **F&G Confidence BuilderSM** you have access to a variety of choices that empower you to create a personalized financial strategy for your client.

- 1 Customizable crediting periods:** Choose a crediting period of 1, 3, or 6 years based on your client's needs. This allows you to align their investment timeline with their financial goals
- 2 Diverse crediting methods:** Choose from three different crediting methods. These include point-to-point, cap rate with buffer, point-to-point performance trigger rate with buffer, or annual lock cap rate with buffer. Each method offers unique features to suit your client's risk appetite and investment style
- 3 Tailored downside protection:** Choose the level of downside protection your client desires and the amount of investment risk they're willing to take. We provide two buffer options — 10% or 20% — allowing you to strike a balance between safeguarding their investment and pursuing growth potential
- 4 Broad range of index options:** Choose from a diverse range of widely recognized index options. Additionally, we offer an innovative, first-of-its-kind index-linked interest strategy.



Diversification & asset allocation

Confidence Builder offers the choice of several indexed-linked interest strategies. These include a **fixed interest option (with a guaranteed rate)** and **additional indexed interest crediting strategies** tied to the following indexes:

- **S&P 500[®]** index comprised of equity securities issued by large-capitalization U.S. Companies.
- **Russell 2000[®]** index comprised of equity securities issued by small-capitalization U.S. Companies.
- **MSCI EAFE** index comprised of equity securities of large- and mid-capitalization companies, and it is designed to measure the equity markets of developed foreign markets, including countries in Europe, Australia and the Far East.
- **Nasdaq-100[®]** index defines today's modern-day industrials—comprised of 100 of the largest and most innovative non-financial companies listed on the Nasdaq Stock Market based on market capitalization.

Confidence Builder also offers an innovative new index option - **Hindsight 20/20SM** which allows a client to choose to have exposure to more than just equity market indexes and add an additional layer of protection in the form of diversification and receiving the “best of” performance amongst 3 indexes.



Let's take a closer look at the options available within the Confidence Builder product.



Indexed interest crediting segments

Recovering from market losses can be difficult and time-consuming. It becomes especially important for clients in or nearing retirement to be mindful of risk and time.

Confidence Builder offers the choice of 3 different crediting periods for the indexed-linked interest strategies. A client can opt for a 1, 3 or 6 year option depending on the index chosen.

Confidence Builder lets you customize the solution to your client's particular wants and needs.

1-year crediting period

		S&P 500®	Russell 2000®	MSCI EAFE	Nasdaq-100®
Cap	10% buffer	✓	✓	✓	✓
	20% buffer	✓	✓	✓	✗
Declared performance trigger rate	10% buffer	✓	✓	✓	✓

3-year crediting period

		S&P 500®	Russell 2000®	MSCI EAFE	Nasdaq-100®
Cap	10% buffer	✓	✓	✓	✗
	20% buffer	✓	✓	✓	✗

6-year crediting period

		S&P 500®	Russell 2000®	MSCI EAFE	Hindsight 20/20 SM
Cap	10% buffer	✓	✓	✓	✓
	20% buffer	✓	✓	✓	✗
Annual lock with a cap	10% buffer	✓	✓	✓	✗

1-year crediting period

Fixed rate	✓
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All strategies currently have 100% participation rates.



When might a client choose one, three or six-year segment?

1

One-year crediting period

Short-term market outlook: Clients with a short-term view prefer one-year periods to capture gains from the index more frequently.

Flexibility: Allows annual reassessment of financial goals and strategy adjustments.

3

Three-year crediting period

Moderate risk tolerance: Balances short-term and long-term outlooks, smoothing market volatility.

More stability: Considers index performance over a medium-term period for more stable returns.

6

Six-year crediting period

Long-term investment horizon: Suited for sustained growth potential over time with positive market performance.

Conservative investors: Provides capital preservation and protection against short-term market fluctuations.



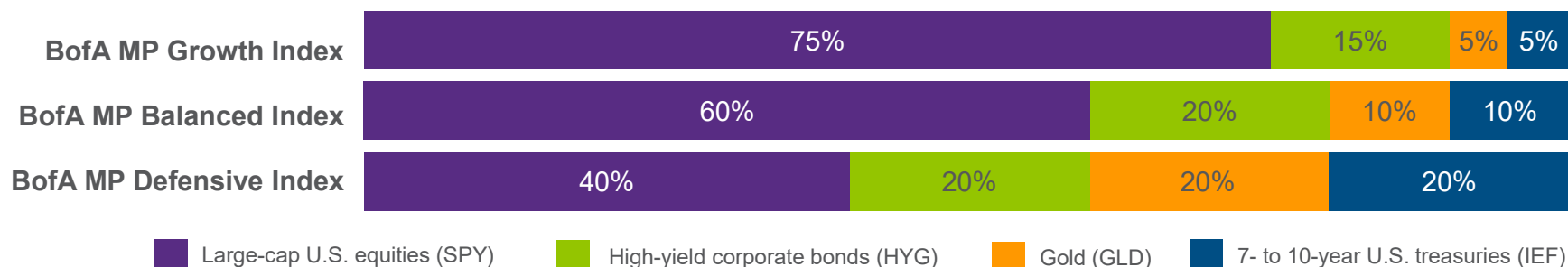
Let's take a closer look at the Hindsight 20/20SM available within the Confidence Builder product.



Hindsight 20/20SM indexes explained

Hindsight 20/20SM offers the ability to capture the best performance amongst different indexes after seeing how they performed.

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 segment crediting period.



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.



How does Hindsight 20/20SM work?

- The Hindsight 20/20 strategy delivers the “best-of” performance out of three distinct indexes¹
- Each of the three indexes has a portfolio strategically allocated; each designed for a different market scenario
- Allocations vary based on the objectives of each index — Growth, Balanced, and Defensive
- All three indexes allocate to four ETFs that track the following: S&P 500, High Yield Corporate Bonds, Gold and 7- to 10- year U.S. treasuries
- Clients have the option to choose the Hindsight 20/20 crediting strategy with a 6-year segment
- At the end of the 6-year period, interest is credited based on the highest performance amongst the 3 indexes.

Index powered by:

BofA SECURITIES 

Detailed information on the MP indices is available online at BofAMP.ml.com

¹The best-performing index may have negative performance, under-perform the general market, and/or be subject to a buffer. Buffers offer protection from initial losses up to a certain pre-determined threshold, then you're responsible for any additional losses. Hindsight 20/20 strategy is only available on 6-year segments.



How is Hindsight 20/20SM beneficial?

Maximize returns

Clients can experience the potential for improved distribution of returns that the approach offers. By consistently delivering wins¹, Hindsight 20/20 helps foster positive conversations and empower clients to achieve their financial goals with confidence.

Streamlined decision-making

Clients can say goodbye to the overwhelming paradox of choice. We understand that when faced with numerous options, clients often hesitate. With Hindsight 20/20, we seek to eliminate this barrier by providing a clear and focused selection that resonates with their specific needs and preferences.

Drive positive investor behavior

Hindsight 20/20 contributes to influencing positive investor behavior to ensure long-term success. The strategy can help you guide and support clients in staying the course, helping them navigate market fluctuations and ultimately reaping the benefits of disciplined, long-term investing.

¹Based on back-tested crediting for illustrative use only. Data from 04/12/2007 to 11/13/2023. Tickers: BOFAMPGR, BOFAMPBA, BOFAMPDE. Each Index was created on 02/07/2023. Levels for each Index before 02/20/2023, 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.

Index powered by:
BofA SECURITIES 



Interest crediting strategies



Fixed interest crediting strategy

- An initial rate is set when the contract begins and is guaranteed for the first contract year.
- F&G may change the rate each contract year.
- The **rate is guaranteed** never to be below the minimum interest rate set at issue by F&G.





Indexed interest calculations

Multi-year point-to-point with a cap index strategy

- The point-to-point change is determined by dividing the index value at the end of the crediting period by the index value at the start of the crediting period and subtract by 1. This gives the percentage change in the index.
- If the **percentage change is positive, but less than the cap**, the percentage change is used as the indexed interest credit rate.
- If the **percentage change is more than the cap**, the cap is used as the indexed interest credit rate.
- If the **percentage change is negative**, the buffer absorbs the negative return up to the buffer %, any loss in excess of the buffer is used as the indexed interest credit rate.
- On the indexed interest crediting date, the indexed interest credit rate is multiplied by the Strategy Base Value to determine the indexed interest credit.
- An initial rate is set when the contract begins and is guaranteed for the first crediting period
- F&G may change the rate upon the start of a new crediting period.
- The indexed interest credit may be negative if index decline is greater than the buffer %.
- Transfers between strategies may only happen on the contract anniversary at the end of the current crediting period.



Indexed interest calculations

Annual lock with a cap index strategy

- The annual lock crediting method is a multi-year index-linked interest strategy that applies the buffer and cap separately for each contract year during the crediting period.
- The adjusted index change will be calculated in the same manner as for a point-to-point index-linked interest strategy, except it will be calculated on each contract anniversary. **However, no index interest credit will be credited to the index-linked interest strategy until the crediting date at the end of the crediting period.**
- **The annual lock amount is used only to calculate the performance of an index-linked interest strategy on each contract anniversary during the crediting period. This amount is not available for surrender, withdrawal, transfer, annuitization or as a Death Benefit.**
- In addition to adjustments to the annual lock amount, withdrawals during the crediting period also reduce the annual lock amount and the strategy base value in the same proportion that withdrawals reduce the strategy interim value.



Annual lock with a cap index strategy example

The following example demonstrates the impact of the cap rate and buffer on an index-linked interest strategy with a 6-year annual lock and assumes no withdrawals have been made. Assumptions for the example are:

Strategy start date = 10/21/2023
Index-linked interest strategy = 6-Year with Annual Lock Cap Rate with Buffer
Cap rate = 10%
Buffer = 10%

Index value at beginning of crediting period = 1,000
Initial strategy account value = \$100,000
Strategy base value at beginning of crediting period = \$100,000

Contract anniversary	Index value	Index change	Adjusted index change	Annual lock amount on contract anniversary	Strategy Base Value
10/21/2024	1,120	+12%	+10%	\$110,000	\$100,000
10/21/2025	1,064	-5%	0%	\$110,000	\$100,000
10/21/2026	1,149	+8%	+8%	\$118,800	\$100,000
10/21/2027	977	-15%	-5%	\$112,860	\$100,000
10/21/2028	1,104	+13%	+10%	\$124,146	\$100,000
10/21/2029	1,148	+4%	+4%	\$129,112	\$129,112

In this example, the index-linked interest crediting to the strategy base value on the Crediting Date is \$29,112, which is the difference between the strategy base value and the annual lock amount on the crediting date. The strategy base value on the crediting date is \$129,112, which is the sum of the strategy base value (i.e., \$100,000) and the index-linked interest (i.e., \$29,112). The amounts above are hypothetical and for illustration purposes only.

The index-linked interest is not credited to the strategy base value until the end of the 6-year crediting period. Until that time the strategy account value be subject to the strategy interim value calculations. The annual lock amount on each contract anniversary is not available to a client and is used only for the purpose of calculating the index-linked interest ultimately credited on the crediting date.



Indexed interest calculations

One-year point-to-point performance trigger

- Before each one-year index crediting period, F&G declares a performance trigger rate that is credited when triggered by a positive index return over one year.
- A positive index return occurs when the index value at the end of the crediting period is equal to or greater than the period's starting index value.
- On the indexed interest crediting date, the indexed interest credit rate is multiplied by the strategy base value to determine the indexed interest credit.
- An initial rate is set when the contract begins and is guaranteed for the first segment.
- F&G may change the rate upon the start of a new segment.
- The indexed interest credit may be negative if index decline is greater than the buffer %.
- Transfers between strategies may only happen on the contract anniversary at the end of the current crediting period.



Flexibility & liquidity



Issue details

Eligible ages

Non-qualified: 0-80

Qualified: 18-80

- If joint owner, eligibility is based on older owner's age

Premium

Minimum premium: \$25,000

- \$2,000 per interest option
- Over \$1.5M requires home office approval



Death benefit

The death benefit is available until contract maturity.

It is paid as a lump sum based on the greater of:

- Account value, OR
- Premium payment reduced proportionately for withdrawals



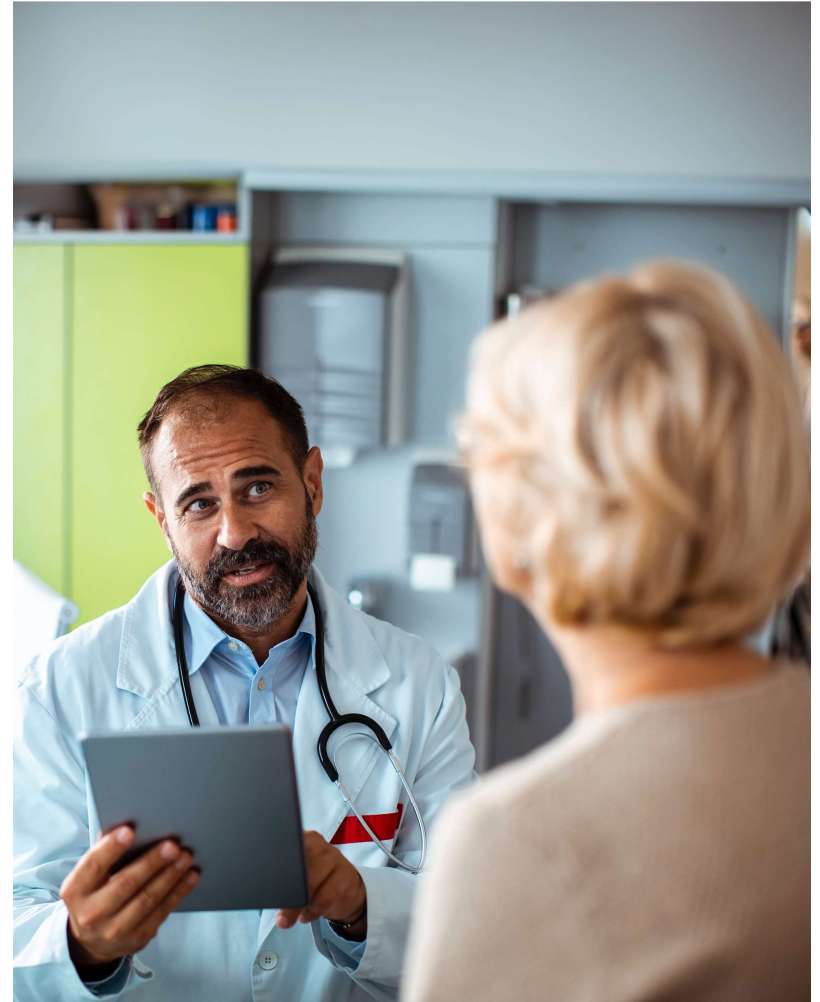


Unexpected health care costs

Confidence Builder offers access to account value with no surrender charge for qualified health care expenses. What does this mean?

If your client needs home health or nursing home care, or is diagnosed with a terminal illness, he/she may access the total account value with no surrender charges.

These are specifically defined conditions, and benefits and availability may vary from state to state. Full details and requirements are available in the prospectus.





Penalty-free partial withdrawals

Each contract year, you may withdraw up to 10.00% with no surrender charge.

Withdrawals may be taken as:

- Systematic withdrawals on monthly, quarterly, or semi-annual basis; or
- Up to four non-systematic withdrawals per year.
- Penalty-free withdrawal basis is based on initial premium in year 1, and previous anniversary account value thereafter.
- Amounts exceeding the free withdrawal amount or surrendering the contract within the first 6 years may result in surrender charges and/or other adjustments. See the prospectus for details.
- No surrender charge is applied beginning in contract year 7.

Contract year	1	2	3	4	5	6	7+
Confidence Builder	7.00%	7.00%	6.00%	5.00%	4.00%	3.00%	0.00%
Applies to all states where approved							



Required Minimum Distributions?

1. Surrender charges, if applicable, may be waived on any withdrawal or surrender which does not exceed the Required Minimum Distribution (RMD) amount.
2. Any Required Minimum Distribution amount taken reduces the contractual free withdrawal amount.
3. If the contract was not in force on December 31st of the preceding year, then the RMD amount for the current calendar year is zero.
4. Only the remaining RMD free amount may be withdrawn without application of surrender charge.
5. Only one RMD as defined by the code may be withdrawn during a single contract year.
6. Any unused RMD amount does NOT carry over to subsequent calendar years.
7. Return of Premium Death benefit will be reduced proportionately for RMDs.



Annuitization at maturity

The maturity date is the contract anniversary on the annuitant's (or oldest annuitant's if jointly owned) 100th birthday. You may elect an earlier maturity date (with written notice after the first contract anniversary) but not a later one. If the contract is in force on its maturity date, it must be annuitized at that time. The maturity date is set when the contract is issued.

If the client annuitizes the contract, the following payout options are available:

- Income for a fixed period
- Life income with a guaranteed period
- Joint & survivor life income with a guaranteed period

Other annuitization options may be available. All the payment options, except income for a fixed period, provide a guaranteed income your client cannot outlive.

Annuity payments are based on the surrender value of the annuity. Some states require waiver of surrender charges when payments begin.

An annuity option may be changed any time before annuity payments begin.



Why choose F&G Confidence BuilderSM?



Capped upside potential: Benefit from potential growth and higher returns while maintaining a moderate level of risk that aligns with your preferences

Limited downside protection: Our 10% and 20% buffer, partially safeguards your investment against market volatility



Participate in potential market upside: Embrace the potential for market gains and witness the potential growth of your investment over time

Tax benefits: Take advantage of tax-deferred growth to help work towards your retirement goals



Addressing income needs: Confidence Builder addresses retirement income needs, whether it's covering essential living expenses, healthcare costs, or leaving a legacy for your loved ones

Flexibility in times of need: Our annuity offers the flexibility to make partial withdrawals or access liquidity in case of emergencies or unforeseen circumstances



Resources & other terms



For full product details, please
**consult the product's
prospectus** via the QR code or
success.fglife.com/prospectus



Does Confidence Builder suit your client?

You must have reasonable grounds to believe your recommendation to purchase, replace or exchange an annuity is suitable (or in their best interest, where required by law) for your client, based on the client's disclosed insurance needs and financial state and objectives.

Before making a recommendation to your client:

1. Know your client

What are the client's future goals and needs? You must evaluate carefully and make every effort to understand the client's unique financial circumstances, objectives, needs and risk tolerance. Does the client have adequate remaining funds for emergencies, and access to sufficient liquid assets? Is the client comfortable there are no likely, foreseeable, significant adverse changes in income or expenses during the annuity surrender period that would affect his or her decision?

2. Inform your client

Make every reasonable effort to present the client with the information necessary to make a well-informed decision. Explain the key features and purpose of the annuity completely and accurately.

3. Believe it's right

You must believe the client will benefit from purchasing the annuity and that, as a whole, it is suitable for the client.



If you are recommending that your client **replace or exchange an annuity, you have additional responsibilities.**

You must also consider:

1. Will the client incur surrender charges?
2. Will the client benefit from product enhancements (such as riders)?
3. Has the client exchanged or replaced an annuity within the last 36 months (60 months for California or Minnesota clients)?
4. Does the client understand the various features of the annuity, both favorable and unfavorable?
These include tax penalties, surrender charges, new surrender periods, and loss of existing benefits.
5. Will the client benefit from the new annuity's features?
6. Is the surrender and purchase transaction suitable?



NAIC model regulation #275

The **NAIC's Suitability in Annuity Transactions Model Regulation (#275)** requires a licensed insurance producer to have reasonable grounds to believe the recommendation to purchase, replace or exchange an annuity is suitable, based on the client's disclosed insurance needs and financial objectives.

It is your responsibility, both as an appointed producer for F&G and a licensed insurance producer, to recommend the purchase, replacement or exchange of an annuity only after carefully evaluating the unique financial circumstances, objectives and needs of your client to determine if an annuity is suitable.

For more detailed information, please visit the NAIC site: <https://content.naic.org/sites/default/files/model-law-275.pdf>



Confidence Builder stands out as a versatile product, adept at meeting the unique preferences of diverse customer profiles. With its ability to offer confidence, stability, and growth potential, it proves equally enticing for conservative, growth-oriented, and balanced investors alike.

Embrace profitable opportunities: Seize the opportunity to generate substantial revenue while effectively catering to the ever-changing demands of your clients. Adding **Confidence Builder** to your lineup is a strategic move worth considering.

Thank you for your attention – we are excited to address any questions you may have.



Disclosures

"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. F&G Securities, LLC. "FGSL" is a broker-dealer and affiliate of F&G and is a member of FINRA and distributes this product.

All references to guarantees, including the benefit payment obligations, arising under the annuity contract guarantees, any index strategy crediting or annuity payout rates are backed by the claims-paying ability of F&G. Those payments and the responsibility to make them are not the obligations of the third party broker/dealer from which this annuity is purchased or any of its affiliates.

Registered Index-linked Annuities are long-term, tax-deferred vehicles designed for retirement purposes and are not for everyone. They are subject to possible loss of principal and earnings due to market fluctuation, investment risks as a result of fees and charges under the policy including surrender charges, other transaction charges, and periodic charges.

This contract is designed primarily for investors who expect to remain invested in an allocation account until the end of its crediting period and may be appropriate if they have a long investment time horizon. The contract is not designed for people who expect to take early or frequent withdrawals.

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The provisions, riders and optional additional features of this product have limitations and restrictions, may have additional charges, and are subject to change. Contracts are subject to state availability, and certain restrictions may apply. See the prospectus for details.

Surrender charges, asset adjustments and/or equity adjustments may apply to partial and full surrenders. Surrenders may be taxable and may be subject to penalties prior to age 59 ½.



Disclosures

Past performance is no guarantee of future results.

Interest rates subject to change at insurer's discretion and are effective annual rates.

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