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Interest Rates: Growth & Accumulation Fixed Indexed Annuities (FIAs)

Effective October 8, 2021

= No change from the prior month
 = Increase from the prior month
 = Decrease from the prior month

F&G Power Accumulator® 7

F&G Power Accumulator® 10

FG AccumulatorPlus® 7

FG AccumulatorPlus® 10

F&G Flex Accumulator®

FGNY Index-Choice® 10

				No Charge	Charge ¹	No Charge	Charge ¹	No Charge	Charge ¹			
Interest Crediting Options	Fixed	Fixed	1.00%	1.00%	1.00%	—	1.00%	—	1.00%	—	1.00%	
	S&P 500®	1-Year Point-to-Point Par Rate	—	—	—	35.00%	—	35.00%	—	—	—	—
		1-year Monthly Point-to-Point w/Cap	—	—	1.85%	2.60%	1.85%	2.75%	1.85%	2.50%	1.60%	1.60%
		Monthly Average w/Cap	—	—	3.50%	6.75%	4.50%	9.00%	—	—	3.25%	3.25%
		1-Year Annual Point-to-Point w/Cap	—	—	3.50%	6.00%	4.25%	7.00%	3.75%	—	3.25%	3.25%
		1-Year Declared Rate on Gain	—	—	3.25%	5.25%	3.50%	5.50%	—	—	—	—
									Spread	Par	Spread	Par
		1-Year Annual Point-to-Point w/Spread & Par	—	—	—	—	—	—	3.00%	30.00%	3.00%	45.00%
	Morgan Stanley Dynamic Rotator	1-Year Annual Point-to-Point w/Spread & Par	—	—	—	—	—	—	0.00%	50.00%	—	—
		2-Year Annual Point-to-Point w/Spread & Par	—	—	—	—	—	—	0.00%	80.00%	0.00%	95.00%
	Barclays Trailblazer Sectors 5 Index	2-Year Point-to-Point w/Spread & Par Rate	—	—	—	—	—	—	0.00%	115%	0.00%	135%
		2-Year Point-to-Point Spread	—	—	0.00%	0.00%	0.00%	0.00%				
		2-Year Point-to-Point Par Rate	—	—	110%	150%	135%	170%				
			1-year	2-year		1-year	2-year					
			Par	Par	Spread	Par	Par	Spread				
iShares®	Gold Trust (IAU)	25.00%	—	—	27.00%	—	—					
	U.S. Real Estate (IYR)	24.00%	45.00%	5.90%	25.00%	62.00%	5.00%					
	MSCI EAFE (EFA)	28.00%	55.00%	5.90%	30.00%	61.00%	5.00%					
	Core S&P 500® (IVV)	28.00%	49.00%	5.90%	29.00%	56.00%	5.00%					
Balanced Asset 5 Index™	No Fee	85.00%	120% ²	0.00% ³	90.00%	130% ²	0.00% ³					
	w/ Fee 1.25%	140% ²	165% ²	—	145% ²	170% ²	—					
Balanced Asset 10 Index™		41.00%	100.00%	6.80%	43.00%	100.00%	5.00%					

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Interest Rates: F&G Dynamic Accumulator[®] FIA

Effective October 8, 2021

F&G Dynamic Accumulator is powered by a structured FIA account, one of the first of its kind on the market, and its **unrivaled combination of protection and control** provides an exciting opportunity.

Interest Crediting Options	Fixed	1.00%			
		Floor	w/Par	w/Cap	
	S&P 500[®]	Ten-Year Vesting Point-to-Point	0.0%	26.00%	3.50%
			-2.5%	37.00%	5.50%
			-5.0%	47.00%	7.25%
		-10.0%	65.00%	11.50%	



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Product Features: Growth & Accumulation FIAs

Effective October 8, 2021

		F&G Flex Accumulator®	FGNY Index-Choice® 10
Premium Bonus	Standard	—	2.00%
	Lite		
Guaranteed Minimum Death Benefit Rider	Add-on Factor	Ages 0-69 200%	—
		Ages 70+ 150%	
	Max Annual Growth Rate	10.00%	—
	Rider Fee	0.00%	—



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Interest Rates: Income FIAs

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		Accelerator Plus® 10		Accelerator Plus® 14		Prosperity Elite® 7		Prosperity Elite® 10		Prosperity Elite® 14		Performance Pro®		Safe Income Plus®			
		No Charge	Charge ¹	No Charge	Charge ¹												
Interest Crediting Options	Fixed	Fixed	1.00%	—	1.00%	—	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%		
	S&P 500®	1-Year Point-to-Point Par Rate	—	40.00%	—	35.00%	—	—	—	—	—	—	—	—	—	—	
		1-year Monthly Point-to-Point w/Cap	1.85%	2.75%	1.85%	2.75%	2.00%	2.00%	2.00%	2.00%	1.75%	1.10%					
		Monthly Average w/Cap	—	—	—	—	4.25%	4.25%	4.25%	4.25%	—	2.00%					
		1-Year Annual Point-to-Point w/Cap	4.00%	7.00%	3.75%	6.75%	4.00%	4.00%	4.00%	4.00%	3.25%	2.00%					
		2-Year Point-to-Point w/Cap	—	—	—	—	—	—	—	—	6.75%	—					
		3-Year Point-to-Point w/Cap	—	—	—	—	—	—	—	—	11.00%	—					
		1-Year Declared Rate on Gain	3.50%	5.50%	3.25%	5.25%	3.50%	3.50%	3.50%	3.50%	—	1.75%					
	Barclays Trailblazer Sectors 5 Index	2-Year Point-to-Point Spread	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			
		2-Year Point-to-Point Par Rate	125%	155%	120%	155%	125%	120%	120%	120%	100%						
	Gold Commodity	1-Year Point-to-Point w/Cap	—	—	—	—	5.25%	5.25%	5.25%	5.25%	4.00%						
				Fee 1.25%		Fee 1.25%											
	Balanced Asset 5 Index™	One-year Point-to-Point	Spread	1.00%	—	1.50%	—										
			Par ²	120%	155%	125%	150%										
		Two-year Point-to-Point	Spread	0.00%	—	0.00%	—										
Par ²			135%	175%	130%	170%											



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Product Features: Income FIAs

Effective October 8, 2021

Accelerator Plus® 10

Accelerator Plus® 14

Prosperity Elite® 7

Prosperity Elite® 10

Prosperity Elite® 14

Performance Pro®

Safe Income Plus®

			Enhancement Package	Protection Package	Enhancement Package	Protection Package	Enhancement Package	Protection Package	Enhancement Package	Protection Package			
Premium Bonus ⁴	Standard	Ages 0-75 <small>(Prosperity Elite Ages 0-70)</small>	5.00%	6.00%	2.00%	4.00%	3.00%	6.00%	4.00%	7.00%	9.00%	7.00%	
		Ages 76+ <small>(Prosperity Elite Ages 71+)</small>	3.25%	3.75%	1.25%	3.00%	1.50%	3.25%	2.25%	3.75%	5.00%		
	Lite	Ages 0-75 <small>(Prosperity Elite Ages 0-70)</small>	3.00%	—	2.00%	4.00%	2.00%	5.00%	—	—	7.00%	6.00%	
		Ages 76+ <small>(Prosperity Elite Ages 71+)</small>	2.25%	—	1.25%	3.00%	1.25%	2.50%	—	—	4.00%		
Guaranteed Minimum Withdrawal Benefit Rider	Annual Roll-Up Rate		5.00% Performance factor ⁶	5.00% Performance factor ⁶	—	5.00%	—	5.00%	—	5.00%	2.75% +add-on rate	6.00%	
	Income base bonus	Standard	Ages 0-75	5.00%	6.00%							7.00%	
		Ages 76+	3.25%	3.75%									
		Lite States	Ages 0-75	3.00%	—	—	18.00% ⁹	—	18.00% ⁹	—	18.00% ⁹	—	6.00%
		Ages 76+	2.25%	—									
Rider Fee			1.15%	1.15%	—	0.90% ⁵	—	0.90% ⁵	—	0.90% ⁵	1.30%	1.15%	
Guaranteed Minimum Death Benefit Rider	Roll-Up Rate	Lump Sum	—	—	4.00% ⁷	4.00% ⁷	4.00% ⁷	4.00% ⁷	4.00% ⁷	4.00% ⁷			
		Payable Over Time	—	—	4.00% ⁷	4.00% ⁷	5.00% ⁸	5.00% ⁸	5.00% ⁸	5.00% ⁸			
	Income-base bonus			—	—	—	18.00% ⁹	—	18.00% ⁹	—	18.00% ⁹		
	Rider Fee			—	—	0.60%	0.60% ⁵	0.60%	0.60% ⁵	0.60%	0.60% ⁵		

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Interest Rates & Product Features: FG Retirement Pro[®] FIA

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FG Retirement Pro[®] is an annuity primarily designed to provide an income stream, one guaranteed for life through its Enhanced Guaranteed Minimum Withdrawal Benefit (EGMWB) feature.

	Fixed Rate	1.00%	
		Benefit Base Only	
Premium Bonus⁴	Standard	4.00%	
	Lite	3.00%	
Enhanced Guaranteed Minimum Withdrawal Benefit Rider	Income Base Bonus (All Issue Ages)	Standard	4.00%
		Lite	3.00%
	Rider Fee		0.00%
Benefit Base Crediting Options	S&P 500	1-year Monthly Point-to-Point Cap	3.10%
		1-year Monthly Average Cap	9.00%
		1-year Annual Point-to-Point Cap	7.50%
	Fixed Interest Rate		4.00%
	Minimum Benefit Value Interest Rate		3.50%



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Interest Rates: FG Guarantee Platinum[®] Series

Effective October 8, 2021

The FG Guarantee Platinum MYGA 3, 5 & 7 is a single premium, fixed deferred annuity featuring a competitive 3-, 5- and 7- year interest rate guarantee.

	3-Year	5-Year	7-Year
Fixed Rate	1.95% ¹⁰	2.55% ¹⁰	2.80% ¹⁰



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Disclosures

Effective October 8, 2021

"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.

Subject to state availability. Certain restrictions apply. Two-year interest crediting options are not available in NH.

All rates, bonuses and fees are current as of the date of this document and subject to change for new issues at the sole discretion of the company. See Saleslink for current rates. Product availability and features may vary by state as indicated in the State Availability table and on [SalesLink](#).

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.

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.

There is a 30-day window at the end of each 3-, 5- or 7-year guarantee period where your client may withdraw all or part of the annuity value without application of surrender charges or market value adjustment. A new guarantee period and surrender charge period will begin after the end of the previous ones.

It is important to note that when the declared participation rate is greater than 100% and the index change percentage at the end of the index term period is 0 or negative, no index interest credits will be applied to the account value. Please see the product's Statement of Understanding for a detailed explanation.

Volatility control seeks to provide smoother returns and mitigate sharp market fluctuations. While this type of strategy can lessen the impact of market downturns, it can also lessen the impact of market upturns, potentially limiting upside potential.

¹The current rider charge is 1.25%.

²Guaranteed to always be 100% or greater

³Guaranteed to always be 4% or lower

⁴Vesting bonus unless otherwise noted.

⁵Rider charge for Protection Package

The optional Protection Package includes two riders, each with their own separate charge. Both riders are required when purchasing the Protection Package.

The Enhanced Guaranteed Minimum Withdrawal Benefit (EGMWB) Rider charge is 0.90% multiplied by the income base at each contract anniversary. The Enhanced Guaranteed Minimum Death Benefit (EGMDB) Rider charge is 0.60% multiplied by the highest rider guaranteed minimum death benefit amount on each contract anniversary.

These charges are deducted from the account value each contract anniversary until the earliest of:

- surrender
- annuitization or
- a death that triggers the benefits

If the policyholder terminates the EGMWB rider before the end of the policy, the charges for that rider will terminate. The EGMWB rider may be terminated after it has been in force 7 years, or if ownership is transferred during the withdrawal period.

⁶Accelerator Plus[®] 10, 14

Income Base is equal to the greater of:

- 5% annual compound rollup; or
- Account Value multiplied by the Performance Multiplier.

The Performance Multiplier is equal to 105% at issue and increases by the Performance Factor of 5% annually. At the end of 10 years, the Income Base will be 150% above Account Value, capped at 500% of premiums paid in the first contract year.

GMDB and GMWB Riders for Prosperity Elite 7,10,14

⁷ Simple interest lump sum payment

⁸ Compound interest benefit paid out over 5 years, for issue ages 71+, benefit will be paid over 10 years.

⁹ Income Base Bonus applies to one of two benefit base calculations and may not apply; please see brochure and/or statement of understanding for additional information.

¹⁰FG Guarantee-Platinum[®] 3, 5, 7

Fixed interest rates apply to these products. For FG Guarantee-Platinum[®] 3, 5, and 7, the interest rate is guaranteed for the first 3, 5, or 7 years respectively.

State Availability for Florida

¹¹ Reduced surrender charges apply to clients age 65+

¹² Product available to clients ages 0-64 only



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In calculating the level of the Balanced Asset 10 index and level of the Balanced Asset 5 index, the index methodology deducts a maintenance fee of 0.85% per year, calculated daily. This fee will reduce the level of each Index and thus the amount of interest, if any, that will be credited to any Product. Furthermore, while the volatility control applied by CIBC as part of the index methodology may result in less fluctuation in rates of return as compared to indexes without volatility controls, it may also reduce the overall rate of return for products referencing one of the Indexes as compared to other indexes not subject to volatility controls.

For more information on the Balanced Asset 10 index, see indices.cibccm.com/CIBQB10E. For more information on the Balanced Asset 5 index, see indices.cibccm.com/CIBQB05E.

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