

#### **Accelerator Plus® 10**

The benefit of having it all.

## F&G's Accelerator Plus® 10

Fixed indexed annuity combines the benefit of **strong accumulation potential + strong income**, plus more.

7.00%

**Vesting Premium Bonus**<sup>3</sup>

8.0%

Street Compensation<sup>1</sup>

Drives performance using index crediting options, Barclays Trailblazer 5 Index uncapped, with a zero percent spread, two-year point-to-point (no fee)

220%

**Participation Rate<sup>2</sup>** 

### The Performance Multiplier 5 can create an income base up to

**150%** 

of total account value

## Impairment Multiplier<sup>4</sup>

# Flexibility to allocate both fee and/or no fee crediting options

Fee options may provide higher caps, participation rates, declared rates and/ or lower spreads each crediting year.

The product is subject to state availability. Certain restrictions may apply.

The bonus incentive may have certain restrictions. The terms of the annuity IMO production bonus program may also apply.

This is a fixed deferred indexed annuity providing minimum guaranteed surrender values. You should understand how the minimum guaranteed surrender values are determined and the product features used to determine the values. Even though contract values may be affected by external indexes, the contract annuity is not an investment in the stock market and does not participate in any stock, bond or equity investments.

Barclays Bank PLC and its affiliates ("Barclays") is not the issuer or producer of Fixed Indexed Annuities and Barclays has no responsibilities, obligations or duties to contract owners of Fixed Indexed Annuities. The Index is a trademark owned by Barclays Bank PLC and licensed for use by Fidelity & Guaranty Life Insurance Company as the Issuer of Fixed Indexed Annuities. While Fidelity & Guaranty Life Insurance Company as Issuer of Fixed Indexed Annuities may for itself execute transaction(s) with Barclays in or relating to the Index in connection with Fixed Indexed Annuities. Contract owners acquire Fixed Indexed Annuities from Fidelity & Guaranty Life Insurance Company and contract owners neither acquire any interest in Index nor enter into any relationship of any kind whatsoever with Barclays upon making an investment in Fixed Indexed Annuities. The Fixed Indexed Annuities are not sponsored, endorsed, sold or promoted by Barclays and Barclays makes no representation regarding the advisability of the Fixed Indexed Annuities or use of the Index or any data included therein. Barclays shall not be liable in any way to the Issuer, contract owners or to other third parties in respect of the use or accuracy of the Index or any data included therein. For more information about Barclays Trailblazer Sectors 5 index, see http://trailblazer.barclays.com.

<sup>&</sup>lt;sup>1</sup> Compensation varies ages 76+

<sup>&</sup>lt;sup>2</sup> Caps, spreads and participation rates are current rates for Accelerator Plus 10 and are subject to change.

<sup>&</sup>lt;sup>3</sup> Vesting premium bonus reflects current Accelerator Plus 10 rate and is subject to change. State and age variations apply.

<sup>&</sup>lt;sup>4</sup> If specific qualifications for impairment are met (see 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.

<sup>&</sup>lt;sup>5</sup> See EGMWB rider for details.

<sup>&</sup>quot;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.