



Experience
the Power of
Collaborative
Thinking

At-a-Glance

F&G Power Accumulator[®] 10

Built in partnership with iShares[®] by BlackRock

Flexible Premium, Deferred, Fixed Indexed Annuity

Eligible ages

Non-qualified: **0-85**

Qualified: **18-85**

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

Premium

Minimum premium: **\$10,000**

- \$2,000 per interest option

Cases over \$1 million, we reserve the right to review. For current premium limits, please refer to the Annuity Portfolio Matrix, ADV1596.

Interest crediting options

May change allocation among the interest options at the end of index crediting periods.

For market-based interest crediting options with rider charges, a **1.25% annual charge** is subtracted from the crediting option's account value at the beginning of the interest crediting period.

Market-based interest guaranteed never to go below 0%, even if the index does	
Balanced Asset 10 Index™ (CIBQB10E)	<ul style="list-style-type: none"> • 1-year Annual Point-to-Point (par rate) • 2-year Annual Point-to-Point (spread & par rate)¹
Balanced Asset 5 Index™ (CIBQB05E)	<ul style="list-style-type: none"> • 1-year Annual Point-to-Point (par rate) • 2-year Annual Point-to-Point (spread & par rate)¹ • 1-year Annual Point-to-Point (par rate & rider charge) • 2-year Annual Point-to-Point (par rate & rider charge)¹
iShares Core S&P 500 ETF (IVV)	<ul style="list-style-type: none"> • 1-year Annual Point-to-Point (par rate) • 2-year Point-to-Point (spread & par rate)¹
iShares MSCI EAFE ETF (EFA)	<ul style="list-style-type: none"> • 1-year Annual Point-to-Point (par rate) • 2-year Point-to-Point (spread & par rate)¹
iShares U.S. Real Estate ETF (IYR)	<ul style="list-style-type: none"> • 1-year Annual Point-to-Point (par rate) • 2-year Point-to-Point (spread & par rate)¹
iShares Gold Trust (IAU)	<ul style="list-style-type: none"> • 1-year Annual Point-to-Point (par rate)
Fixed crediting set once per year, guaranteed $\geq 1\%$	

¹ Not available in NH.

Death benefit

Paid as a lump sum, greatest of:

- Account value
- Minimum guaranteed surrender value

Spousal continuation may be invoked.

Prior withdrawals reduce benefit amounts. Interest rates are subject to change. Partial index credit, if applicable, paid up to the date of death.

Penalty-free partial withdrawals

Each contract year after year 1 may withdraw $\leq 10\%$ with no surrender charge or Market Value Adjustment (MVA). Withdrawals may be taken as:

- Systematic withdrawals on monthly, quarterly or semi-annual basis; or
- Up to 4 non-systematic withdrawals per year.

Surrender charge percentages— for withdrawals in year 1, or withdrawals > 10% in years 2-10

Contract year	1	2	3	4	5	6	7	8	9	10	11+
All states where approved except as noted below (see state approval chart)	12%	11%	10%	9%	8%	7%	6%	5%	4%	3%	0%
AK, AL, CA, CT, DE, FL (65+), ID, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

Any time a withdrawal incurs a surrender charge, an MVA will be made.

The MVA is based on a formula that takes into account changes in rates since contract issuance. Generally, if rates have risen, the market value adjustment will decrease surrender value; if rates have fallen, it will increase surrender value. MVA does not apply in AK, AL, CT, ID, IL, MN, MO, MS, MT, OR, PA or WA.

Access to account value, with no surrender charge or MVA, for specific health care conditions

¹ In AK, AL, CT, ID, MN, MS, MT, OR, PA and WA, care or confinement must begin after the contract effective date.

² Limitations and considerations may vary from state to state.

Home Health Care (provided by licensed home health care provider)

- Care must begin at least 1 year after contract effective date¹
- Must be unable to perform at least 2 of 6 activities of daily living (for at least 60 days and expected to continue for at least 90 days after requesting withdrawal)
- Not available in MA

Nursing Home Care (in a licensed nursing home)

- Confinement must begin at least 1 year after contract effective date¹
- Must be confined to nursing home for at least 60 days
- Not available in MA

Terminal Illness

- Diagnosis must be made at least 1 year after contract effective date and certified by licensed physician²
- Life expectancy must be less than 1 year

Questions? Contact us at SalesDesk@fglife.com

866.477.7932 fglife.com

"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.

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

Indexed interest crediting options are subject to a cap, fixed declared rate, index gain interest rate and/or a spread. All rates are subject to change at the sole discretion of Fidelity & Guaranty Life Insurance Company.

Withdrawals may be taxable and subject to tax penalties if made before age 59 ½. 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.

iShares® and BlackRock® are registered trademarks of BlackRock, Inc. and its affiliates ("BlackRock") and are used under license. BlackRock has licensed certain trademarks and trade names of BlackRock to Fidelity and Guaranty Life Insurance Company. Fidelity and Guaranty Life Insurance Company's products and services are not sponsored, endorsed, sold, or promoted by BlackRock, and BlackRock makes no representations or warranties related to such products or services either to Fidelity and Guaranty Life Insurance Company or any other person or entity, including but not limited to the advisability of investing in the products of Fidelity and Guaranty Life Insurance Company. BlackRock has no obligation or liability in connection with the operation, marketing, trading or sale of the products or services from Fidelity and Guaranty Life Insurance Company.

For more information on iShares, see ishares.com.

The Balanced Asset 10 Index™ and Balanced Asset 5 Index™ (the "Indexes") are the exclusive property of Canadian Imperial Bank of Commerce (Canadian Imperial Bank of Commerce, together with its affiliates, "CIBC"). CIBC has engaged Bloomberg Index Services Limited ("BISL") to maintain and to make certain calculations related to the Indexes. "Canadian Imperial Bank of Commerce", "CIBC" and "Index(es)" (collectively, the "CIBC Marks") are trademarks or service marks of CIBC. CIBC has licensed use of the Indexes and the CIBC Marks to Fidelity and Guaranty Life Insurance Company ("F&G") for use in one or more fixed indexed annuities offered by F&G (the "Product(s)"). CIBC is not the issuer of the Products and its sole contractual relationship with F&G is to license the Indexes and the CIBC Marks to F&G. CIBC developed the Indexes without considering the needs of F&G or any annuitant. CIBC makes no representation or warranty, express or implied, regarding the Indexes or

their development and has no responsibilities, obligations or liabilities with respect to the inception, adjustment, maintenance, operation or calculation of the Indexes. None of CIBC, BISL or any other third-party licensor (collectively, the "Index Parties") to CIBC is acting, or has been authorized to act, as an agent of F&G or has in any way sponsored, promoted, solicited, negotiated, endorsed, offered, sold, issued, supported, structured or priced any Products or provided investment advice to F&G. No Index Party is a fiduciary or agent of any purchaser, seller or holder of any Product, or has made any representation or warranty, express or implied, regarding the advisability of purchasing, selling or holding any Product or the ability of the Indexes to track corresponding or relative market performance. Purchasers of any Product neither acquire any interest in the Indexes nor enter into any relationship of any kind whatsoever with any of the Index Parties. No Index Party guarantees the timeliness, accurateness, or completeness of the Indexes or any data or information relating thereto and shall have no liability in connection with the Indexes or any data or information relating thereto. No Index Party shall have any liability with respect to any Product, nor any liability for any loss relating to any Product, whether arising directly or indirectly from the use of the Indexes, its methodologies or otherwise. The selection of an Index as a crediting option under any Product does not obligate F&G to invest annuity premiums in the components of such Index. Any obligation to invest annuity premiums received under the Products are determined solely by F&G.

BLOOMBERG is a trademark and service mark of Bloomberg Finance L.P. (collectively with BISL and their other affiliates, "Bloomberg"). Bloomberg is not affiliated with F&G or CIBC. Bloomberg's association with CIBC is limited to BISL's role to act as the administrator and calculation agent of each Index, which are the property of CIBC. Bloomberg does not guarantee the timeliness, accurateness, or completeness of the Indexes or any data or information relating thereto and shall have no liability in connection with the Indexes or any data or information relating thereto.

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.