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Fixed Indexed Universal Life Insurance Interest Rate Announcement

Effective October 15, 2021

Cap / Spread

Illustrated Rate

Product	Participation	Band	Interest Rates		
			Cap / Spread	Illustrated Rate	
F&G Pathsetter®	S&P 500®	100% Participation, APTP	Low Band¹	12.00%	7.15%
			Fully Underwritten	13.00%	7.47%
	100% Participation, APTP with 1% bonus	Low Band¹	8.00%	5.24%	
		Fully Underwritten	9.50%	6.01%	
	140% Participation, APTP	Low Band¹	8.50%	5.74%	
		Fully Underwritten	9.50%	6.33%	
	Monthly Point to Point	Low Band¹	3.50%	6.16%	
		Fully Underwritten	4.25%	7.16%	
	Barclays Trailblazer Sectors 5 Index	130% Participation with 1% bonus	Low Band¹	–	7.16%
		145% Participation with 1% bonus	Fully Underwritten	–	7.16%
Fixed Interest / Short Term Interest Earning Account		Low Band¹	4.50%		
		Fully Underwritten	4.75%		
F&G Everlast®	S&P 500®	100% Participation, APTP	–	10.50%	6.49%
		140% Participation, APTP	–	7.75%	5.29%
		3% Guarantee, APTP	–	6.50%	5.23%
		Monthly Point to Point	–	3.25%	5.68%
	Barclays Trailblazer Sectors 5 Index	160% Participation	–	–	7.16%
	Fixed Interest / Short Term Interest Earning Account		4.25%		

Current Illustrated Variable Loan Rate	2.91%
Guaranteed Variable Loan Rate	5.00%

Current Illustrated Variable Loan Rate	2.91%
Guaranteed Variable Loan Rate	5.50%

¹Low Band = Ages 18-45, under \$150,000

APTP = Annual Point-to-Point
MPTP = Monthly Point-to-Point

“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.

Policies issued by Fidelity & Guaranty Life Insurance Company, Des Moines, IA.

Product availability & features may vary by state. Rates are subject to change. Please refer to [Saleslink](#) for the most up-to-date rates.

Indexed interest crediting options are subject to a cap, fixed declared rate, index gain interest rate and/or a spread. This information reflects current caps, fixed declared rates, and index gain interest rate and spreads, which are subject to change at the discretion of Fidelity & Guaranty Life Insurance Company. See the policy for contractual guaranteed elements.

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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.

Surrenders, withdrawals and loans will reduce available death benefit and may be subject to surrender charges. Surrenders and withdrawals beyond basis may be taxable income and subject to penalties if taken prior to age 59 ½. Excessive and unpaid loans will reduce policy values and may cause the policy to lapse.