



Experience
the Power of
Collaborative
Thinking

F&G Power Accumulator[®] gets a power-up

A one-of-a-kind,
ETF-centric
Fixed Indexed
Annuity design



Multiple options
for volatility
control



A powerful
combination to
seek steady
growth

 <p>iShares Core S&P 500 (IVV)</p> <p>Tracks equities in select large U.S. companies</p>	 <p>iShares MSCI EAFE (EFA)</p> <p>Tracks large- and mid-cap companies outside U.S. and Canada</p>	 <p>iShares U.S. Real Estate (IYR)</p> <p>Tracks U.S. equities in real estate sector</p>	 <p>iShares Gold Trust (IAU)</p> <p>Tracks the price of gold</p>
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Balanced Asset 10 Index	ALL NEW Balanced Asset 5 Index
<p>Target a consistent rate of return while managing risk between indexes tracking:</p> <ul style="list-style-type: none"> • BlackRock iShares Core S&P 500 ETF (IVV) • BlackRock iShares 20+ Year Treasury Bond ETF (TLT) 	
<p>Volatility target of 10%</p> <ul style="list-style-type: none"> • Annual Point-to-Point with Par – 50% • Two-year Point-to-Point with Spread and Par – Up to 100% participation rate with a 5% spread 	<p>Volatility target of 5%</p> <ul style="list-style-type: none"> • Annual Point-to-Point with Par - 95% • Two-year Point-to-Point with Spread and Par - 135% participation rate with a 0% spread

Rates shown are for Power Accumulator 10 effective April 20, 2022. Rates are not guaranteed and are subject to change.



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ADV 2569 (02-2021)
Rev. 04-2022 22-0433

For more information on **F&G Power Accumulator[®]**, contact us at SalesDesk@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.

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 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.

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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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