



Experience  
the Power of  
Collaborative  
Thinking

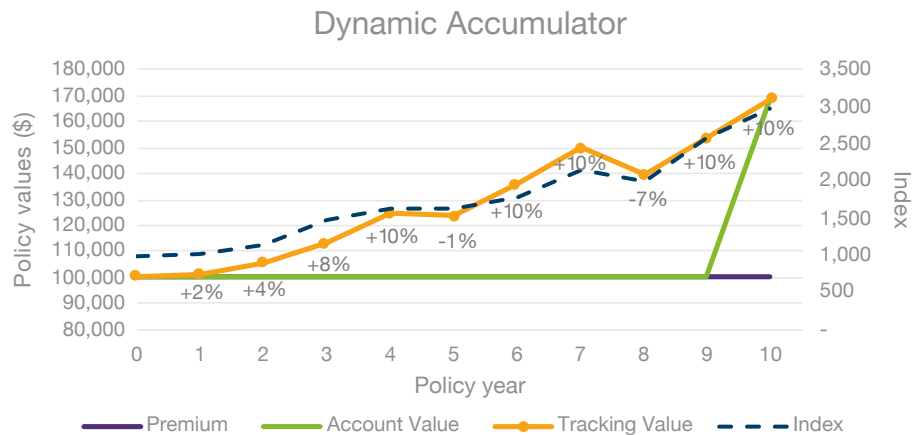
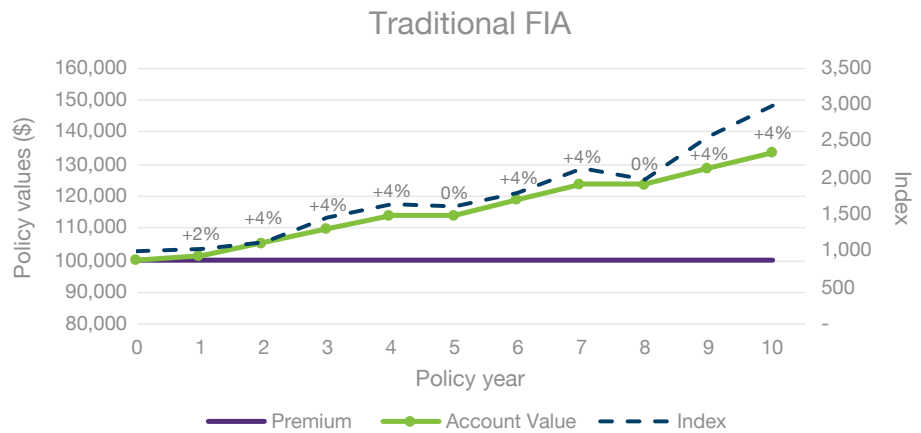
# F&G Dynamic Accumulator<sup>®</sup> helps you dial up growth

## Leverage earlier gains to go for greater upside potential

With F&G Dynamic Accumulator<sup>®</sup> 10 Fixed Indexed Annuity, your premium is always 100% protected from market losses.

But for the first time in a fixed indexed annuity (FIA), you can put your gains at risk – up to 10% of them – in order to unlock much higher rates of return and dial up your growth potential.

It's the next step in the evolution of insurance products – and it has the potential to outperform traditional FIA solutions. In the example to the right, this client would have seen **over 120% more growth from the same index performance with Dynamic Accumulator than a traditional FIA.**



This example is hypothetical, non-guaranteed and is not an indication of the annuity's past or future performance. Assumes \$100,000 initial premium. Returns are based on actual S&P 500<sup>®</sup> performance on December 31 of years 2010-2020. Hypothetical policy issued December 31, 2010. Caps are 4%, 5.25%, 7.5% and 10% for floors of 0%, -2.5%, -5% and -10% respectively. Caps and floors are for demonstration purposes only and may be different for new contracts issued. Assumes policy is held for the duration of the surrender charge period with no withdrawals or surrenders. Assumes -10% track is elected at issue and policyholder remains in -10% track for duration. All rates are subject to change at the sole discretion of F&G.

# Tracking Dynamic Accumulator growth over time

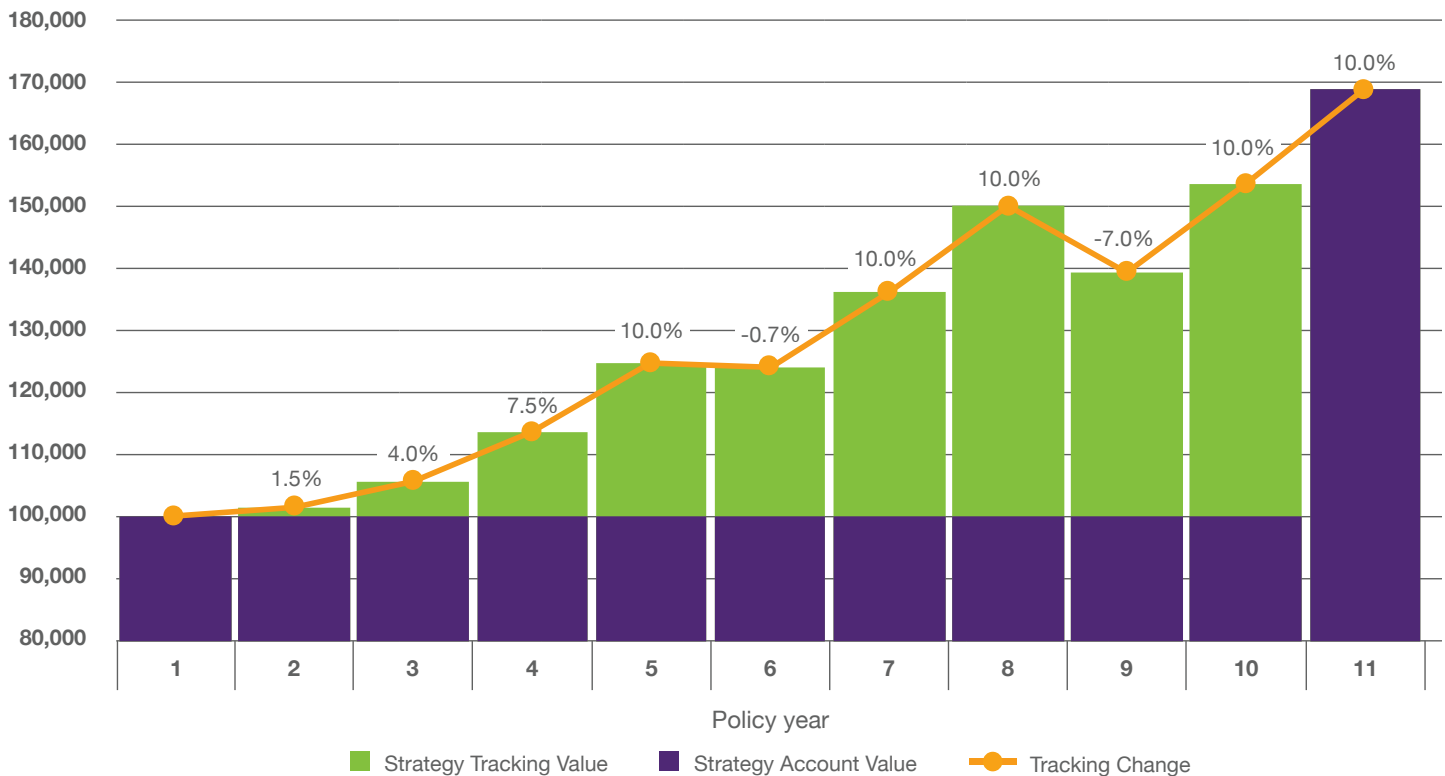
In this 10-year look at product performance, purple represents account value. Initial premium is always 100% protected, and here, it's unchanged for 10 years. The green is the structured FIA account's tracking value, a new value to fixed indexed annuities.

The tracking value changes throughout the year in response to movements in the tracked index. On contract anniversaries, it locks in either a positive or negative adjustment based on index performance. This process repeats each year until the 10-year crediting period is up.

If you'd like to protect all of your gains from the potential for negative, index-linked adjustments, you'll always have the option to eliminate your risk by allocating to the 0% floor track. In the 0% floor track, the structured FIA account works like a traditional FIA.

In the table, you can see that as the tracking value goes up or down, and the value you can choose to leverage can go up or down as well. In this case, the client accepted maximum risk, but it took until year 5 to establish enough gains to stair-step their way to 10% at risk.

After year 10, any gains to the structured FIA account's tracking value are locked in, and the 10-year period resets with that new account value 100% protected.



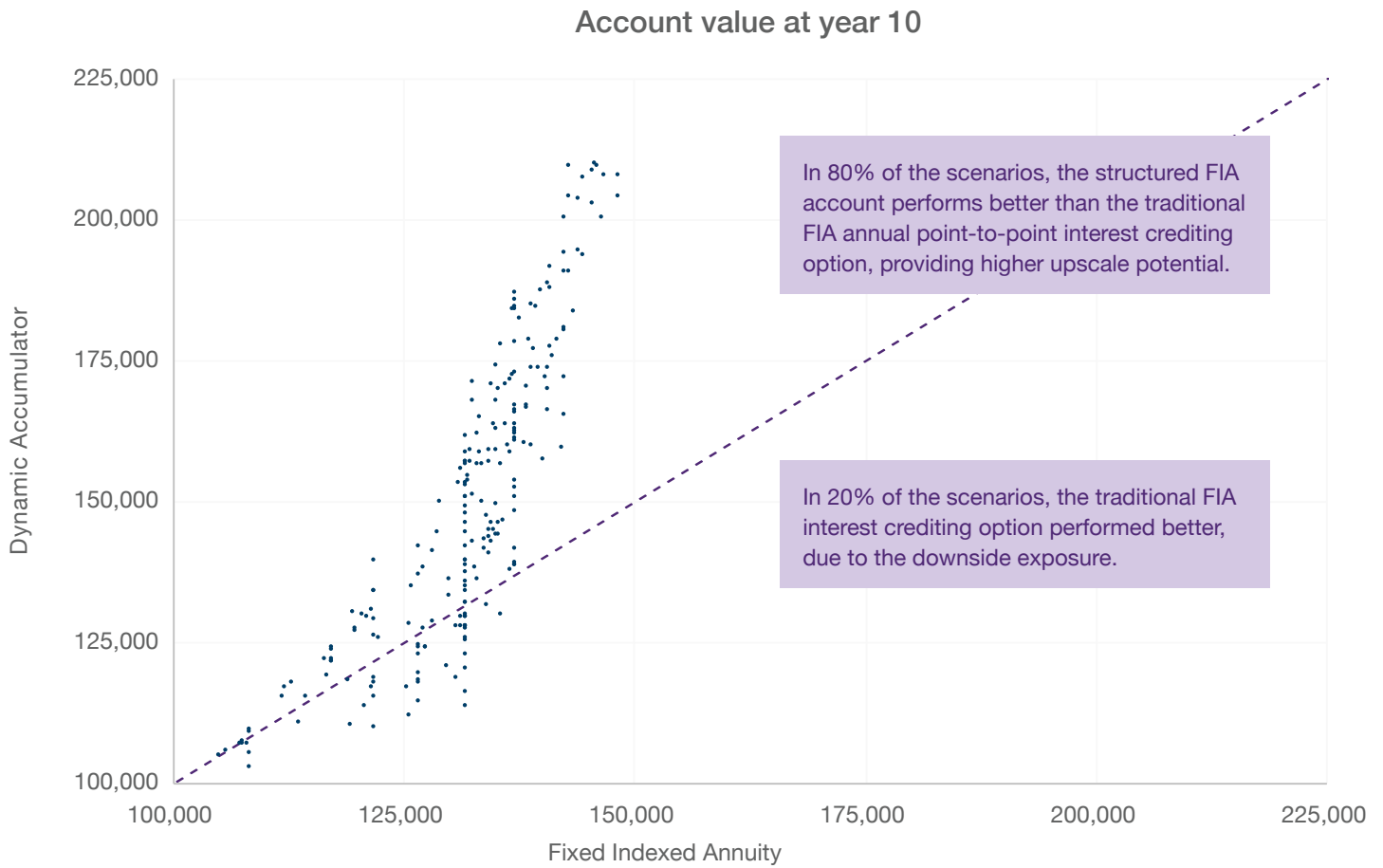
Year	1	2	3	4	5	6	7	8	9	10	11
<b>Value at risk</b>	0.0%	-1.5%	-5.3%	-11.0%	-19.9%	-19.3%	-26.7%	-33.3%	-28.3%	-34.8%	0.0%
<b>Available floors</b>	<b>0.0% floor</b>	<b>0.0% floor</b>	0% floor	0% floor	0% floor	0% floor	0% floor	0% floor	0% floor	0% floor	<b>0% floor</b>
			-2.5% floor	-2.5% floor	-2.5% floor	-2.5% floor	-2.5% floor	-2.5% floor	-2.5% floor	-2.5% floor	
			<b>-5.0% floor</b>	-5.0% floor	-5.0% floor	-5.0% floor	-5.0% floor	-5.0% floor	-5.0% floor	-5.0% floor	
				<b>-10.0% floor</b>	-10.0% floor	-10.0% floor	-10.0% floor	-10.0% floor	-10.0% floor	-10.0% floor	

This example is hypothetical, non-guaranteed and not an indication of past or future performance. Assumes \$100,000 initial premium. Returns are based on actual S&P 500® performance on December 31 of years 2010-2020. Hypothetical policy issued December 31, 2010. Caps are 4%, 5.25%, 7.5%, and 10% for floors of 0%, -2.5%, -5% and -10% respectively. Caps and floors are for demonstration purposes only and may be different for new contracts issued. Assumes policy is held for the duration of the surrender charge period and no withdrawals or surrenders. Assumes -10% track is elected at issue and policyholder remains in -10% track for duration. All rates are subject to change at the sole discretion of F&G.

# Dynamic Accumulator delivers better performance in most conditions

As with any kind of investment, taking the maximum amount of risk may not always be your best bet, and that's no different with Dynamic Accumulator.

In our analysis of 1,000 randomly selected historic 10-year periods, Dynamic Accumulator with risk dialed up to 10% outperformed a traditional FIA 80% of the time.



The above example is hypothetical, non-guaranteed and not an indication of past or future performance. Based on 1,000 simulated scenarios using -10% floor/10% cap track and randomly selected historical 10-year S&P 500® periods from Jan. 1, 1980, to Dec. 31, 2020. Caps and floors are for demonstrations purposes only and may be different for new policies issued. Assumes -10% track is elected at issue and policyholder remains in -10% track for duration. All rates are subject to change at the sole discretion of F&G.

# Dynamic Accumulator puts you in control

Even in down years, Dynamic Accumulator can give you a leg up on the competition. It offers an unprecedented level of control over your allocations – letting you annually adjust your exposure and upside potential.

You can choose between a fixed interest account or the structured FIA account. Within the structured account, you can choose between interest crediting options with either a cap or participation rate as well as dial in how much risk you are willing to take on for a specific rate in any given year.

Anticipating a recession? Dial your risk all the way back to zero. Expecting a bull run? Put more of your tracking value on the line and go for bigger gains. Prefer to set it and forget it? Establish your maximum risk when you sign your contract, and you never have to touch Dynamic Accumulator again.

## Get an annuity as dynamic as your life. Ask your financial or insurance professional about **F&G Dynamic Accumulator** today!

“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.

Fidelity & Guaranty Life Insurance Company (F&G) offers a diverse portfolio of fixed and indexed deferred annuities and optional additional features. Before purchasing, consider your financial situation and alternatives available to you. Your F&G financial professional can help you determine the suitable alternatives for your goals and needs, or visit us at [fglife.com](http://fglife.com) for more information.

Policy form numbers: SPDA (01-21), ICC20-SPDA (08-20), SCWR-TI (01-21), SCWR-NHC (01-21), SCWR-RMD (01-21), MVA (04-21), OM TSA 2009, AE-2037 (05-20), AE-2038 (05-20), ICC20-SCWR-TI (08-20), ICC20-SCWR-NHC (08-20), ICC20-SCWR-RMD (10-20), ICC20-MVA (04-21), ICC11-1054 (11-11), ICC20-AE-2037 (05-20), ICC20-AE-2038 (05-20), FIXED-NB-FPW (01-21), VPTP-NB-FPW (01-21), ICC20-FIXED-NB-FPW (10-20), ICC20-VPTP-NB-FPW (10-20).

F&G Dynamic Accumulator is a fixed indexed annuity. Annuities are long-term vehicles to help with retirement income needs.

This product is offered on a group or individual basis as determined by state approval.

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.

Surrender charges and market value adjustment (MVA) may apply to partial and full surrenders. Surrenders may be taxable and may be subject to penalties prior to age 59 ½.

Rates are subject to change at the discretion of Fidelity & Guaranty Life Insurance Company.

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