



Experience  
the Power of  
Collaborative  
Thinking

# F&G Dynamic Accumulator<sup>SM</sup> Fixed Indexed Annuity (FIA) Breaks New Ground

## 100% premium protection, *double* the upside potential

In recent years, investors have been forced to take on more risk than they might be comfortable with to try to reach their goals – or sacrifice growth potential for security – and simply come up short.

The trouble is, it only takes one ill-timed recession or global pandemic to wipe away gains in the market. And, until now, protection has come at a steep cost.

What if you could **dial up your potential rate of return** in a conservative insurance product by double or more, and **without putting even one penny of your premium at risk** of losses due to a market downturn?

That's the promise of F&G Dynamic Accumulator<sup>SM</sup> 10 Fixed Indexed Annuity (FIA).



## Put gains at risk to pursue dynamic growth



With Dynamic Accumulator, your premium is always 100% protected from market losses. And its unique approach to accumulation offers you up to **double the rates** of traditional FIAs.

Powered by a first-of-its-kind structured FIA account, Dynamic Accumulator provides an exciting opportunity. **Dial in your risk and upside potential** through market-linked indexes that allow you to leverage up to 10% of past interest credits to reach for more rapid accumulation.

You can make your allocation decisions with confidence, knowing **you're in control in a way FIA policyholders have never been before.**

# Plus, get all the benefits of traditional FIAs



## Diversification

- Allocate premium amongst the structured FIA account linked to the S&P 500® and a fixed account earning guaranteed interest
- Within the structured FIA account, choose between a participation rate or cap rate, and set your rate by selecting the percentage of interest credits you want to risk each year
- Dial your risk back to zero, and the structured FIA account can work like a traditional FIA



## Protection for the what-ifs in life

- Withdraw up to 10% of your account value penalty-free each year for any reason
- Additional liquidity up to 100% of your account value plus structured FIA account tracking value for qualifying nursing home care or diagnosis of terminal illness



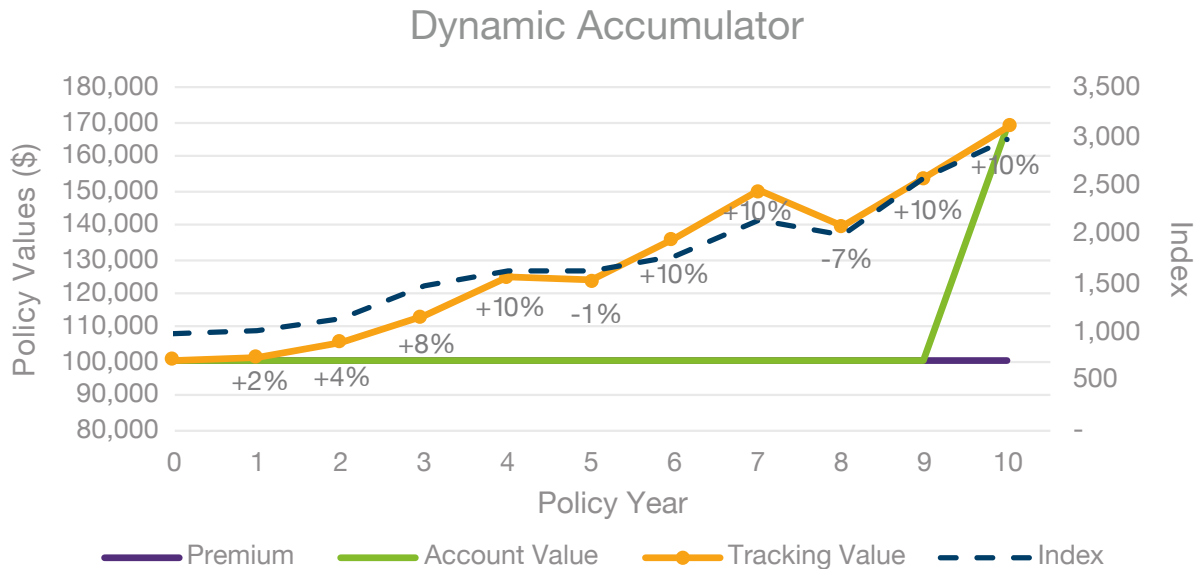
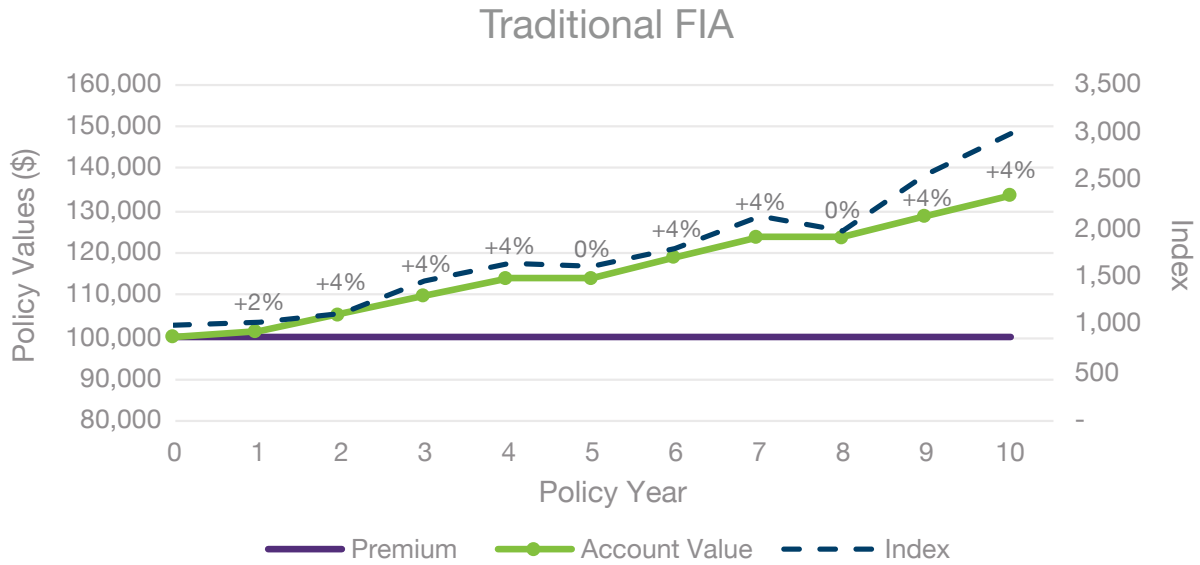
## Tax-deferred growth<sup>1</sup>

- To help your savings work even harder, interest grows tax-deferred
- You may have more money to compound and grow

<sup>1</sup> You pay taxes only when you make withdrawals and receive income in the future.

# A new generation of fixed indexed annuities

Dynamic Accumulator represents the next step in the evolution of insurance products, and its potential to outperform everything that's come before is hard to deny. In the example below, this client would have realized **over 120% more growth from the same index performance with Dynamic Accumulator than a traditional FIA.**



The above examples are 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. Policy issued Dec. 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.

# 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.

Information provided regarding tax or estate planning should not be considered tax or legal advice. Consult your own tax professional or attorney regarding your own unique situation.

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.

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), et al.

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.

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

Surrender charges and Market Value Adjustment may apply to partial and full surrenders. Surrenders may be taxable and may be subject to penalties prior to age 59 ½.

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