



Experience the Power of Collaborative Thinking

Interest Rate Announcement

Effective May 8, 2020

= No change from the prior month
 = Increase from the prior month
 = Decrease from the prior month

		F&G Power Accumulator™ 7			F&G Power Accumulator™ 10			FG Retirement Pro®		Prosperity Elite® 7		Prosperity Elite® 10		Performance Pro®		Accelerator Plus® 10		Accelerator Plus® 14		FG AccumulatorPlus® 7		FG AccumulatorPlus® 10		Safe Income Plus®		FG Index-Choice® 10		FGNY Index-Choice® 10							
		No Charge	Charge¹	No Charge	Charge¹	No Charge	Charge¹	No Charge	Charge¹	No Charge	Charge¹	No Charge	Charge¹	No Charge	Charge¹	No Charge	Charge¹	No Charge	Charge¹	No Charge	Charge¹	No Charge	Charge¹	No Charge	Charge¹	No Charge	Charge¹	No Charge	Charge¹						
Crediting Options	Fixed	Fixed	1.00%	1.00%	1.00%	1.50%	1.50%	1.50%	1.50%	1.50%	—	1.50%	—	1.00%	—	1.00%	—	1.00%	—	1.00%	—	1.00%	—	1.00%	—	1.00%	—	1.00%	—						
	S&P 500®	1-Year Point-to-Point Par Rate	—	—	—	—	—	—	—	—	—	45.00%	—	45.00%	—	40.00%	—	40.00%	—	—	—	—	—	—	—	—	—	—	—	—					
		1-year Monthly Point-to-Point w/Cap	—	—	—	1.85%	1.85%	1.85%	1.50%	1.60%	2.35%	1.50%	2.35%	1.75%	2.50%	1.75%	2.60%	1.10%	1.25%	1.60%															
		Monthly Average w/Cap	—	—	—	4.50%	4.50%	4.50%	—	—	—	—	—	—	3.25%	6.25%	3.50%	6.50%	2.00%	2.75%	4.00%														
		1-Year Annual Point-to-Point w/Cap	—	—	—	4.25%	4.25%	4.25%	3.50%	3.75%	6.50%	3.50%	6.25%	3.75%	6.25%	4.00%	6.50%	2.00%	2.50%	3.75%															
		2-Year Point-to-Point w/Cap	—	—	—	—	—	—	—	8.25%	—	—	—	—	—	—	—	—	—	—	6.00%	—													
		3-Year Point-to-Point w/Cap	—	—	—	—	—	—	—	14.25%	—	—	—	—	—	—	—	—	—	—	10.00%	—													
		1-Year Declared Rate on Gain	—	—	—	3.75%	3.75%	3.75%	—	3.25%	5.25%	3.00%	5.00%	3.50%	5.75%	3.75%	5.75%	1.75%	2.25%	—															
	Barclays Trailblazer Sector 5 Index	2-Year Point-to-Point Spread	—	—	—	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%														
		2-Year Point-to-Point Par Rate	—	—	—	125%	120%	120%	100%	120%	145%	120%	145%	110%	150%	120%	160%	—	—	—															
Gold Commodity	1-Year Point-to-Point w/Cap	—	—	—	5.50%	5.50%	5.50%	4.50%	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—						
				1-year Term	2-year Term		1-year Term	2-year Term																											
				Par	Par	Spread	Par	Par	Spread																										
iShares®	Gold Trust (IAU)	23.00%	—	—	25.00%	—	—																												
	U.S. Real Estate (IYR)	33.00%	77.00%	5.90%	35.00%	79.00%	5.90%																												
	MSCI EAFE (EFA)	32.00%	74.00%	5.90%	34.00%	77.00%	5.90%																												
	Core S&P 500® (IVV)	23.00%	49.00%	5.90%	25.00%	52.00%	5.90%																												
Balanced Asset 10 Index™	43.00%	100.00%	5.10%	44.00%	100.00%	5.10%																													
										FG Guarantee Platinum®																									
										MYGA Portfolio										Fixed Rate		1.85% ²		2.40% ²		2.65% ²									



Experience
the Power of
Collaborative
Thinking

Fixed Annuity Product Features

Effective May 8, 2020

		FG Retirement Pro®	Prosperity Elite® 7	Prosperity Elite® 10	Prosperity Elite® 14	Performance Pro®	Accelerator Plus® 10	Accelerator Plus® 14	Safe Income Plus®	FG Index-Choice® 10	FGNY Index-Choice 10®				
		Benefit Base Only	Enhancement Package	Protection Package	Enhancement Package	Protection Package	Enhancement Package	Protection Package				Premium Bonus	Premium Bonus		
Premium Bonus ⁸	Standard Ages 0-75 <small>(Prosperity Elite Ages 0-70)</small> Ages 76+ <small>(Prosperity Elite Ages 71+)</small>	4.00%	2.00%	4.00%	3.00%	6.00%	4.00%	7.00%	9.00%	5.00%	6.00%	7.00%	3.00% Up-front bonus	2.00%	
	Lite Ages 0-75 <small>(Prosperity Elite Ages 0-70)</small> Ages 76+ <small>(Prosperity Elite Ages 71+)</small>	3.00%	2.00%	4.00%	2.00%	5.00%	—	—	7.00%	3.00%	—	6.00%	2.50% Up-front bonus		
Guaranteed Minimum Withdrawal Benefit Rider	Annual Roll-Up Rate	—	—	5.00%	—	5.00%	—	5.00%	2.75% +add-on rate	5.00% Performance factor ⁴	5.00% Performance factor ⁴	6.00%			
	Income base bonus <small>(All Issue Ages)</small>	Standard Ages 0-75 Ages 76+	4.00%	—	18.00% ⁷	—	18.00% ⁷	—	18.00% ⁷	—	5.00%	6.00%	7.00%		
		Lite States Ages 0-75 Ages 76+	3.00%								3.00%	—	6.00%		
	Rider Fee		0.00%	—	0.90% ³	—	0.90% ³	—	0.90% ³	1.30%	1.15%	1.15%	1.15%		
Guaranteed Minimum Death Benefit Rider	Roll-Up Rate	Lump Sum	—	4.00% ⁵	4.00% ⁵	4.00% ⁵	4.00% ⁵	4.00% ⁵							
		Payable Over Time	—	5.00% ⁶		5.00% ⁶		5.00% ⁶							
	Income-base bonus		—	—	18.00% ⁷	—	18.00% ⁷	—	18.00% ⁷						
Rider Fee		—	0.60%	0.60% ³	0.60%	0.60% ³	0.60%	0.60% ³							
Benefit Base Crediting Options	S&P 500	1-year Monthly Point-to-Point Cap	3.35%												
		1-year Monthly Average Cap	18.75%												
		1-year Annual Point-to-Point Cap	8.00%												
	Fixed Interest Rate		4.00%												
Minimum Benefit Value Interest Rate		3.50%													



Experience the Power of Collaborative Thinking

State Availability

Effective May 8, 2020

- Available
- State Variation
- Product not available
- Lite
- State Variation & Lite

	AK	AL	AR	AZ	CA	CO	CT	DC	DE	FL	GA	HI	IA	ID	IL	IN	KS	KY	LA	MA	MD	ME	MI	MN	MO	MS	MT	NC	ND	NE	NH	NJ	NM	NV	NY	OH	OK	OR	PA	PR	RI	SC	SD	TN	TX	UT	VA	VT	WA	WI	WV	WY				
Accelerator Plus [®] 10	○	○	●	●	○	●	—	●	○	● ⁹	●	●	●	●	●	—	●	●	●	○	●	●	●	○	●	●	○	●	●	●	●	○	●	○	—	○	○	○	○	—	●	○	●	●	○	○	●	—	○	●	●	●				
Accelerator Plus [®] 14	—	—	●	●	—	●	—	●	—	● ¹⁰	●	●	●	●	●	—	●	●	●	—	●	●	●	—	●	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
FG AccumulatorPlus [®] 7	●	●	●	●	●	●	—	●	●	● ⁹	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	—	●	●	●	●	—	●	●	●	●	●	●	●	●	●	●	●	●		
FG AccumulatorPlus [®] 10	○	○	●	●	○	●	—	●	○	● ⁹	●	●	●	●	●	●	●	●	●	○	●	●	●	○	●	●	○	●	●	●	●	○	●	○	—	○	○	○	○	—	●	○	●	●	○	○	●	●	○	○	●	●	●			
FG Guarantee-Platinum [®] 3/5/7	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	—	●	●	●	●	●	●	●	—	●	●	●	●	—	●	●	●	●	●	●	●	●	●	●	●	●	●		
FG Immediate-Income [®]	●	—	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	—	●	●	●	●	●	●	●	●	—	●	●	●	—	—	●	●	●	●	●	●	●	●	●	●	●	●	●		
FG Index-Choice [®] 10	○	○	●	●	○	●	—	●	○	● ¹⁰	●	●	●	●	●	●	●	●	●	○	●	●	●	○	●	●	○	●	●	●	●	●	○	●	○	—	○	○	○	○	—	●	○	●	●	○	○	●	●	○	○	●	●	●		
F&G Power Accumulator [™] 7	●	●	●	●	●	●	—	●	●	● ⁹	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	—	●	●	●	●	●	●	●	●	—	●	●	●	●	—	●	●	●	●	●	●	●	●	●	●	●	●	●	●	
F&G Power Accumulator [™] 10	○	○	●	●	○	●	—	●	○	● ⁹	●	●	●	●	●	●	●	●	●	○	●	●	●	○	●	○	—	●	●	●	●	○	●	○	—	○	○	○	○	—	●	○	●	●	○	○	—	●	○	○	●	●	●	●		
FGNY Index-Choice [®] 10	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
FG Retirement Pro [®]	—	—	●	●	○	●	—	●	—	● ⁹	●	●	●	●	●	●	●	●	●	●	●	●	—	●	—	—	●	●	●	●	○	●	○	—	○	○	—	—	—	—	—	●	○	●	●	○	○	●	—	—	●	—	—	●	●	●
Performance Pro [®]	●	○	●	●	○	●	—	●	○	● ¹⁰	●	●	●	●	●	●	●	●	●	○	●	●	○	●	○	—	●	●	●	●	○	●	○	—	○	○	○	○	—	●	○	●	●	○	○	●	●	○	○	●	●	●	●	●	●	
Prosperity Elite [®] 7/10	○	○	●	●	○	●	—	●	○	● ⁹	●	●	●	●	●	●	●	●	●	○	●	●	○	●	○	—	●	●	●	●	○	●	○	—	○	○	○	○	—	●	○	●	●	○	○	—	●	○	○	●	●	●	●	●		
Prosperity Elite [®] 14	—	—	●	●	—	●	—	●	—	● ¹⁰	●	●	●	●	●	●	●	●	●	—	●	●	—	●	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
Safe Income Plus [®]	○	○	●	●	○	●	—	●	○	● ⁹	●	●	●	—	●	●	●	●	●	○	●	●	○	●	○	—	●	●	●	●	○	●	○	—	○	○	○	○	—	●	○	●	●	○	○	—	●	○	○	●	●	●	●	●	●	

“F&G” is the marketing name for Fidelity & Guaranty Life Insurance Company issuing insurance in the United States outside of New York, and, in New York only, Fidelity & Guaranty Life Insurance Company of New York. Each Fidelity & Guaranty Life Insurance Company is solely responsible for its contractual commitments.

The “S&P 500 Index” is a product of S&P Dow Jones Indices LLC, a division of S&P Global, or its affiliates (“SPDJI”) and has been licensed for use by Fidelity & Guaranty Life Insurance Company. Standard & Poor’s® and S&P® are registered trademarks of Standard & Poor’s Financial Services LLC, a division of S&P Global (“S&P”); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC (“Dow Jones”). These trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Fidelity & Guaranty Life Insurance Company. These annuity products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s), nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index.

Barclays Bank PLC and its affiliates (“Barclays”) is not the issuer or producer of Fixed Indexed Annuities and Barclays has no responsibilities, obligations or duties to contract owners of Fixed Indexed Annuities. The Index is a trademark owned by Barclays Bank PLC and licensed for use by Fidelity & Guaranty Life Insurance Company (“F&G”) as the Issuer of Fixed Indexed Annuities. F&G may for itself execute transactions with Barclays in or relating to the Index in connection with Fixed Indexed Annuities. Contract owners acquire Fixed Indexed Annuities from F&G, and Contract owners neither acquire any interest in the Index nor enter into any relationship of any kind with Barclays upon purchasing Fixed Indexed Annuities. The Fixed Indexed Annuities are not sponsored, endorsed, sold or promoted by Barclays and Barclays makes no representation regarding the advisability of the Fixed Indexed Annuities or use of the Index or any data included therein. Barclays shall not be liable in any way to the Issuer, contract owners or to other third parties in respect of the use or accuracy of the Index or any data included therein.

ICE BENCHMARK ADMINISTRATION LTD. MAKES NO WARRANTY, EXPRESS OR IMPLIED, EITHER AS TO THE RESULTS TO BE OBTAINED FROM THE USE OF THE LBMA GOLD PRICE® AND/OR THE FIGURE AT WHICH THE LBMA GOLD PRICE STANDS AT ANY PARTICULAR TIME ON ANY PARTICULAR DAY OR OTHERWISE. ICE BENCHMARK ADMINISTRATION MAKES NO EXPRESS OR IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE FOR USE WITH RESPECT TO THIS ANNUITY PRODUCT.

Disclosure for ETFs:

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 (“F&G”). F&G’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 F&G or any other person or entity, including but not limited to the advisability of investing in the products of F&G. BlackRock has no obligation or liability in connection with the operation, marketing, trading or sale of the products or services from F&G.

For more information on iShares, see ishares.com.

Disclosure for Balanced Asset 10 Index™:

The Balanced Asset 10 Index™ (the “Index”) is 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 Index. “Canadian Imperial Bank of Commerce”, “CIBC” and “Index” (collectively, the “CIBC Marks”) are trademarks or service marks of CIBC. CIBC has licensed use of the Index 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 Index and the CIBC Marks to F&G. CIBC developed the Index without considering the needs of F&G or any annuitant. CIBC makes no

representation or warranty, express or implied, regarding the Index or its development and has no responsibilities, obligations or liabilities with respect to the inception, adjustment, maintenance, operation or calculation of the Index.

For more information on the Balanced Asset 10 index, see indices.cibccm.com/CIBQB10E/.

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 Index to track corresponding or relative market performance. Purchasers of any Product neither acquire any interest in the Index 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 Index or any data or information relating thereto and shall have no liability in connection with the Index 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 Index, its methodology, or otherwise. The selection of the Index as a crediting option under any Product does not obligate F&G to invest annuity premiums in the components of the 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 the Index, which is the property of CIBC. Bloomberg does not guarantee the timeliness, accurateness, or completeness of the Index or any data or information relating thereto and shall have no liability in connection with the Index or any data or information relating thereto.

In calculating the level of the Index, the index methodology deducts a maintenance fee of 0.85% per year, calculated daily. This fee will reduce the level of the 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 indices without volatility controls, it may also reduce the overall rate of return for products referencing the Index as compared to other indices not subject to volatility controls.

All rates, bonuses and fees are current as of the date of this document and subject to change for new issues at the sole discretion of the company. See Saleslink for current rates. Product availability and features may vary by state as indicated in the State Availability table and on [SalesLink](#).

Annuities that offer bonus interest features may have higher fees and charges, longer surrender charge periods, lower credited interest rates and/or lower cap rates than annuities that do not provide the bonus feature.

Policy form numbers: ACI-1074 (01-15), API- 018 (06-11), ACI- 1018 (06-11), ARI- 1046 (11-12), ARI- 1054 (02-13), ARI- 1040 (11-12), ARI- 1068 (03-14), ARI- 1065 (11-13), ARI- 1039 (11-12); et al. Subject to state availability. Certain restrictions apply.

Form Numbers: API-1018 (06-11), ACI-1018 (06-11), FGL SPDA-MY-F (7-04), NY FPDEIA-10 (09-11), API-1074 (01-15), ACI-1074 (01-15), ARI-1056 (06-13), OM SPIA-C (01-10) , OM SPIA (01-10); et. al.

For producers only. Not for use with the general public.

¹The current rider charge is 1.25%.

²FG Guarantee-Platinum® 3, 5, 7

Fixed interest rates apply to these products. For FG Guarantee-Platinum® 3, 5, and 7, the interest rate is guaranteed for the first 3, 5, or 7 years respectively.

³Rider charge for Protection Package

The optional Protection Package includes two riders, each with their own separate charge. Both riders are required when purchasing the Protection Package.

The Enhanced Guaranteed Minimum Withdrawal Benefit (EGMWB) Rider charge is 0.90% multiplied by the income base at each contract anniversary. The Enhanced Guaranteed Minimum Death Benefit (EGMDB) Rider charge is 0.60% multiplied by the highest rider guaranteed minimum death benefit amount on each contract anniversary.

These charges are deducted from the account value each contract anniversary until the earliest of:

- surrender
- annuitization or
- a death that triggers the benefits

If the policyholder terminates the EGMWB rider before the end of the policy, the charges for that rider will terminate. The EGMWB rider may be terminated after it has been in force 7 years, or if ownership is transferred during the withdrawal period.

⁴Accelerator Plus® 10, 14

Income Base is equal to the greater of:

- 5% annual compound rollup; or
- Account Value multiplied by the Performance Multiplier.

The Performance Multiplier is equal to 105% at issue and increases by the Performance Factor of 5% annually. At the end of 10 years, the Income Base will be 150% above Account Value, capped at 500% of premiums paid in the first contract year.

GMDB and GMWB Riders for Prosperity Elite 7,10,14

⁵Simple interest lump sum payment

⁶Compound interest benefit paid out over 5 years, for issue ages 71+, benefit will be paid over 10 years.

⁷Income Base Bonus applies to one of two benefit base calculations and may not apply; please see brochure and/or statement of understanding for additional information.

⁸Vesting bonus unless otherwise noted.

State Availability for Florida

⁹Reduced surrender charges apply to clients age 65+

¹⁰Product available to clients ages 0-64 only