



FG Guarantee Platinum[®] Interest Rates

FG Guarantee Platinum is a single premium, fixed deferred annuity featuring a competitive interest rate guarantee for a fixed time frame.

Effective February 6, 2026

	3-Year	5-Year	7-Year
Fixed rate ¹	4.55%	4.90%	4.95%

Additional benefits of FG Guarantee Platinum[®] multi-year guaranteed annuity (MYGA):

- Tax-deferred interest growth earned for the duration of the guarantee period²
- Penalty-free withdrawals of interest earned throughout the contract³
- MYGAs are free from market risk

Contact us today for more information!

¹Rates are not guaranteed and subject to change at any time at the sole discretion of F&G prior to new annuity issuance.

²When you take a payment and make a withdrawal, ordinary income tax will apply to the interest earned.

³Withdrawals in excess of the accumulated interest on the annuity will be subject to surrender charges and market value adjustment (MVA).

“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.

Policy form numbers: FGL SPDA-MY-F-C (6-04), FGL SPDA-MY-F (07-04), ICC14-1095 (06-14).

Guarantees are based on the claims paying ability of the issuing insurer, Fidelity & Guaranty Life Insurance Company, Des Moines, IA.

There is a 30-day window at the end of each 3-, 5- or 7-year guarantee period where your client may withdraw all or part of the annuity value without application of surrender charges or market value adjustment. A new guarantee period and surrender charge period will begin after the end of the previous ones.

The provisions, riders and optional additional features of this product have limitations and restrictions, may have additional charges and may not be available in all states.

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

Surrender charges and a market value adjustment (MVA) may apply to withdrawals. An MVA may increase or decrease the surrender value. Withdrawals may be taxable and may be subject to penalties prior to age 59 ½. Withdrawals will reduce the available death benefit.

No bank guarantee	Not FDIC/NCUA/NCUSIF insured	May lose value if surrendered early
-------------------	------------------------------	-------------------------------------



Experience
the Power of
Collaborative
Thinking

Accelerator Plus[®] Fixed Index Annuity (FIA)

Effective 11/14/2025

		10-Year			14-Year			
Fixed Rate	No Charge	3.75%			3.75%			
		10-Year			14-Year			
		Cap Rates	Par Rates	Spread Rates	Cap Rates	Par Rates	Spread Rates	
Balanced Asset 10 Index[™]	One-Year Point-to-Point	No Charge	80%		85%			
	One-Year Point-to-Point Spread and Par	No Charge	150%	5.50% ²	155%	5.50% ²		
	Two-Year Point-to-Point Spread and Par ⁷	No Charge	170%	5.00% ²	180%	5.00% ²		
		Charge ¹	200%	5.00% ²	210%	5.00% ²		
Balanced Asset 5 Index[™]	One-Year Point-to-Point	Charge ¹	210% ³		215% ³			
	One-Year Point-to-Point Spread and Par	No Charge	155% ³	0.00% ⁴	160% ³	0.00% ⁴		
	Two-Year Point-to-Point ⁷	Charge ¹	265% ³		275% ³			
	Two-Year Point-to-Point Spread and Par ⁷	No Charge	225% ³	0.00% ⁵	235% ³	0.00% ⁵		
Barclays Trailblazer Sectors 5 Index	Two-Year Point-to-Point ⁷	No Charge	225% ³	0.00% ⁶	230% ³	0.00% ⁶		
		Charge ¹	265% ³	0.00% ⁶	270% ³	0.00% ⁶		
BlackRock Market Advantage	One-Year Point-to-Point	No Charge	125%		130%			
	Two-Year Point-to-Point ⁷	No Charge	180% ³	0.00% ⁵	185% ³	0.00% ⁵		
GS Global Factor Index	One-Year Point-to-Point	No Charge	160%		165%			
		Charge ¹	220% ³		225% ³			
	Two-Year Point-to-Point ⁷	Charge ¹	280% ³		290% ³			
Two-Year Point-to-Point Spread and Par⁷		No Charge	240% ³	0.00% ⁴	245% ³	0.00% ⁴		
	Morgan Stanley US Equity Allocator Index	One-Year Point-to-Point Spread and Par	No Charge	70% ⁹	0.00% ⁴	75% ⁹	0.00% ⁴	
			Charge ¹	95% ¹⁰	0.00% ⁴	100% ¹⁰	0.00% ⁴	
Two-Year Point-to-Point Spread and Par ⁷		No Charge	105% ¹¹	0.00% ⁴	110% ¹¹	0.00% ⁴		
	Charge ¹	125% ¹²	0.00% ⁴	130% ¹²	0.00% ⁴			
S&P 500[®]	One-Year Monthly Point-to-Point	No Charge	2.50%		2.55%			
		Charge ¹	3.25%		3.30%			
	One-Year Performance Trigger ⁸	No Charge	5.00%		5.25%			
		Charge ¹	7.00%		7.25%			
	One-Year Point-to-Point	No Charge	7.25%		7.50%			
	Charge ¹	10.25%		10.50%				
One-Year Point-to-Point Par	Charge ¹		45%		45%			

¹The current rider charge is 1.25%

⁵Guaranteed to always be 3.5% or less

⁹Guaranteed to always be 15% or greater

²Guaranteed to always be 10% or less

⁶Guaranteed to always be 5% or less

¹⁰Guaranteed to always be 50% or greater

³Guaranteed to always be 100% or greater

⁷Not available in New Hampshire

¹¹Guaranteed to always be 20% or greater

⁴Guaranteed to always be 4% or less

⁸Also referred to as One-Year Point-to-Point Fixed Declared Rate on Index Gain.

¹²Guaranteed to always be 45% or greater



Experience
the Power of
Collaborative
Thinking

Accelerator Plus[®] continued

Effective 11/14/2025

			10-Year		14-Year	
			Rider Fee	Roll-Up Rate	Rider Fee	Roll-Up Rate
Guaranteed Minimum Withdrawal Benefit¹	Standard²	<i>Age 0-75</i>	0.95%	5.00%	0.95%	5.00%
		<i>Age 76+</i>	0.95%	5.00%	0.95%	5.00%
	Lite³	<i>Age 0-75</i>	0.95%	5.00%	0.95%	5.00%
		<i>Age 76+</i>	0.95%	5.00%		
			10-Year	14-Year		
Premium Bonus	Standard²	<i>Age 0-75</i>		11.00%	12.00%	
		<i>Age 76+</i>		8.00%	9.00%	
	Lite³	<i>Age 0-75</i>		10.00%		
		<i>Age 76+</i>		7.00%		

¹Income Base, subject to state variations, is equal to the greater of:

- Premiums paid in the first contract year growing at 5% annual compound rollup; or
- Lessor of premiums paid in first year minus withdrawals multiplied by the Premium Factor OR Total Account Value less premiums after the first contract year multiplied by the Performance Multiplier.

²Standard rates apply to AR, AZ, CO, DC, FL(0-64), GA, HI, IA, IL, KS, KY, LA, MD, ME, MI, MO, NC, ND, NE, NH, NM, RI, SD, TN, VA, VT, WI, WV, WY

³Lite rates apply to CA, DE, FL(65+), MA, NJ, NV, OH, OK, SC, TX, UT

This Rate Page must be accompanied by the current Accelerator Plus[®] Statement of Understanding and product brochure.



Experience
the Power of
Collaborative
Thinking

F&G 1-2-3[®] Anytime Income Fixed Index Annuity (FIA)

Effective 11/14/2025

Fixed Rate	<i>No Charge</i>			2.80%	
			10-Year		
			Cap Rates	Par Rates	Spread Rates
Balanced Asset 10 Index™	One-Year Point-to-Point	<i>No Charge</i>	50%¹		
	One-Year Point-to-Point Spread and Par	<i>No Charge</i>	95%¹ 5.50%²		
	Two-Year Point-to-Point Spread and Par³	<i>No Charge</i>	75%¹ 0.00%²		
Balanced Asset 5 Index™	One-Year Point-to-Point Spread and Par	<i>No Charge</i>	100%¹ 0.00%²		
	Two-Year Point-to-Point Spread and Par³	<i>No Charge</i>	140%¹ 0.00%²		
BlackRock Market Advantage	One-Year Point-to-Point	<i>No Charge</i>	80%¹		
	Two-Year Point-to-Point Spread and Par³	<i>No Charge</i>	115%¹ 0.00%²		
Morgan Stanley US Equity Allocator Index	One-Year Point-to-Point Spread and Par	<i>No Charge</i>	45%¹ 0.00%²		
	Two-Year Point-to-Point Spread and Par³	<i>No Charge</i>	70%¹ 0.00%²		
S&P 500[®]	One-Year Monthly Point-to-Point	<i>No Charge</i>	1.80%⁴		
	One-Year Point-to-Point	<i>No Charge</i>	4.75%⁴		
	One-Year Point-to-Point Performance Trigger	<i>No Charge</i>	3.25%⁴		
		Interest Credit Participation Factor (for Account Value)	Income Base Bonus Multiplier	Interest Credit Multiplier (for Income Base)	Earning Indexed Growth (for Increasing Income)
Extra	Growth Period	50.00%	35.00%	250%	
	Income Period	100%		150%	150%
					Asset Charge
Fees				0.00%⁵	

¹Guaranteed to always be 5% or greater

²Guaranteed to always be 10% or lower

³Not available in New Hampshire

⁴Guaranteed to always be 0.25% or greater

⁵This charge is set at issue and applies for the life of the contract.

This Rate Page must be accompanied by the current F&G 1-2-3[®] Anytime Income Statement of Understanding and product brochure.



Experience
the Power of
Collaborative
Thinking

F&G 1-2-3[®] Future Income Fixed Index Annuity (FIA)

Effective 11/14/2025

Fixed Rate *No Charge* **3.10%**

			10-Year		
			Cap Rates	Par Rates	Spread Rates
Balanced Asset 10 Index™	One-Year Point-to-Point	<i>No Charge</i>		50%¹	
	One-Year Point-to-Point Spread and Par	<i>No Charge</i>		100%¹	5.50%²
	Two-Year Point-to-Point Spread and Par³	<i>No Charge</i>		80%¹	0.00%²
Balanced Asset 5 Index™	One-Year Point-to-Point Spread and Par	<i>No Charge</i>		105%¹	0.00%²
	Two-Year Point-to-Point Spread and Par³	<i>No Charge</i>		145%¹	0.00%²
BlackRock Market Advantage	One-Year Point-to-Point	<i>No Charge</i>		85%¹	
	Two-Year Point-to-Point Spread and Par³	<i>No Charge</i>		120%¹	0.00%²
Morgan Stanley US Equity Allocator Index	One-Year Point-to-Point Spread and Par	<i>No Charge</i>		45%¹	0.00%²
	Two-Year Point-to-Point Spread and Par³	<i>No Charge</i>		75%¹	0.00%²
S&P 500[®]	One-Year Monthly Point-to-Point	<i>No Charge</i>	1.85%⁴		
	One-Year Point-to-Point	<i>No Charge</i>	5.25%⁴		
	One-Year Point-to-Point Performance Trigger	<i>No Charge</i>	3.50%⁴		

		Interest Credit Participation Factor (for Account Value)	Income Base Bonus Multiplier	Interest Credit Multiplier (for Income Base)	Earning Indexed Growth (for Increasing Income)
Extra	Growth Period	100%	50.00%	150%	
	Income Period	100%		150%	150%

Fees **Asset Charge** **0.00%⁵**

¹Guaranteed to always be 5% or greater

²Guaranteed to always be 10% or lower

³Not available in New Hampshire

⁴Guaranteed to always be 0.25% or greater

⁵This charge is set at issue and applies for the life of the contract.

This Rate Page must be accompanied by the current F&G 1-2-3[®] Future Income Statement of Understanding and product brochure.



Experience
the Power of
Collaborative
Thinking

F&G Flex Accumulator[®] Fixed Index Annuity (FIA)

Effective 11/14/2025

Fixed Rate		<i>No Charge</i>		3.50%	
				10-Year	
				Cap Rates	Spread Rates
				Par Rates	
Balanced Asset 10 Index[™]	One-Year Point-to-Point	<i>No Charge</i>		75%⁵	
	Two-Year Point-to-Point Spread and Par⁹	<i>No Charge</i>		145%⁶	4.00%⁴
		<i>Charge¹</i>		170%⁸	4.00%⁴
Barclays Trailblazer Sectors 5 Index	Two-Year Point-to-Point Spread and Par⁹	<i>No Charge</i>		205%²	0.00%³
		<i>Charge¹</i>		245%²	0.00%³
BlackRock Market Advantage	Two-Year Point-to-Point⁹	<i>No Charge</i>		160%²	0.00%⁷
		<i>Charge¹</i>		190%²	
S&P 500[®]	One-Year Monthly Point-to-Point	<i>No Charge</i>	2.40%		
		<i>Charge¹</i>	3.25%		
	One-Year Point-to-Point	<i>No Charge</i>	6.75%		
	One-Year Point-to-Point Spread and Par	<i>No Charge</i>		40%	3.00%⁴
<i>Charge¹</i>			50%	3.00%⁴	

¹ The current rider charge is 1.25%

² Guaranteed to always be 100% or greater

³ Guaranteed to always be 5% or lower

⁴ Guaranteed to always be 10% or lower

⁵ Guaranteed to always be 20% or greater

⁶ Guaranteed to always be 50% or greater

⁷ Guaranteed to always be 3.5% or lower

⁸ Guaranteed to always be 75% or greater

⁹ Not available in New Hampshire

This Rate Page must be accompanied by the current F&G Flex Accumulator[®] Statement of Understanding and product brochure.



Experience
the Power of
Collaborative
Thinking

ANNUITIES & LIFE

F&G Power Accumulator[®] Fixed Index Annuity (FIA)

Effective 11/14/2025

Fixed Rate	No Charge	7-Year			10-Year			
		Cap Rates	Par Rates	Spread Rates	Cap Rates	Par Rates	Spread Rates	
				3.75%			3.75%	
			7-Year			10-Year		
Balanced Asset 10 Index[™]	One-Year Point-to-Point	No Charge	90%			95%		
	Two-Year Point-to-Point Spread and Par⁷	No Charge	160%	3.00% ¹		165%	3.00% ¹	
Balanced Asset 5 Index[™]	One-Year Point-to-Point	No Charge	170%			175%		
		Charge ²	225% ³			230% ³		
	Two-Year Point-to-Point⁷	Charge ²	285% ³			290% ³		
	Two-Year Point-to-Point Spread and Par⁷	No Charge	245% ³	0.00% ⁴		250% ³	0.00% ⁴	
BlackRock Market Advantage	One-Year Point-to-Point	No Charge	135%			140%		
		Charge ²	180% ³			185% ³		
	Two-Year Point-to-Point⁷	No Charge	190% ³	0.00% ⁶		195% ³	0.00% ⁶	
		Charge ²	220% ³			225% ³		
Morgan Stanley US Equity Allocator Index	One-Year Point-to-Point Spread and Par	No Charge	75%	0.00%		80%	0.00%	
		Charge ²	100%	0.00%		105%	0.00%	
	Two-Year Point-to-Point Spread and Par⁷	No Charge	115%	0.00%		120%	0.00%	
		Charge ²	130%	0.00%		135%	0.00%	
iShares Core S&P 500 ETF (IVV)	One-Year Point-to-Point	No Charge	40%			40%		
	One-Year Point-to-Point with Cap	No Charge	7.25%		7.50%			
	Two-Year Point-to-Point Spread and Par⁷	No Charge	55%	2.50% ⁵		55%	2.50% ⁵	
	Two-Year Point-to-Point with Cap⁷	No Charge	14.25%		14.25%			
iShares Gold Trust (IAU)	One-Year Point-to-Point	No Charge	40%			40%		
iShares MSCI EAFE ETF (EFA)	One-Year Point-to-Point	No Charge	40%			40%		
	Two-Year Point-to-Point Spread and Par⁷	No Charge	85%	4.50% ¹		90%	4.50% ¹	
iShares US Real Estate ETF (IYR)	One-Year Point-to-Point	No Charge	40%			40%		
	Two-Year Point-to-Point Spread and Par⁷	No Charge	65%	2.50% ¹		65%	2.50% ¹	

¹Guaranteed to always be 10% or lower

²The current rider charge is 1.25%

³Guaranteed to always be 100% or greater

⁴Guaranteed to always be 4% or lower

⁵Guaranteed to always be 15% or lower

⁶Guaranteed to always be 3.5% or lower

⁷Not available in New Hampshire

This Rate Page must be accompanied by the current F&G Power Accumulator[®] Statement of Understanding and product brochure.



Experience
the Power of
Collaborative
Thinking

F&G Safe Income Advantage[®] Fixed Index Annuity (FIA)

Effective 6/6/2025

Fixed Rate		<i>No Charge</i>		2.50%		
				10-Year		
				Cap Rates	Par Rates	Spread Rates
Balanced Asset 5 Index[™]	One-Year Point-to-Point	<i>Charge¹</i>		120%		
	One-Year Point-to-Point Spread and Par	<i>No Charge</i>		75%		1.00% ²
	Two-Year Point-to-Point ⁴	<i>Charge¹</i>		125%		
	Two-Year Point-to-Point Spread and Par ⁴	<i>No Charge</i>		100%		1.00% ²
BlackRock Market Advantage	One-Year Point-to-Point	<i>No Charge</i>		50%		0.00%
	Two-Year Point-to-Point ⁴	<i>No Charge</i>		70%		0.00%
S&P 500[®]	One-Year Monthly Index Average	<i>No Charge</i>	2.50%		100% ³	
	One-Year Monthly Point-to-Point	<i>No Charge</i>	1.20%		100% ³	
	One-Year Performance Trigger ⁵	<i>No Charge</i>	2.25%			
	One-Year Point-to-Point	<i>No Charge</i>	3.00%		100% ³	
				Rider Fee	Roll-Up Rate	
Guaranteed Minimum Withdrawal Benefit			1.15%	7.20%		

¹The current rider charge is 1.25%

²Guaranteed to always be 10% or lower

³Guaranteed to always be 100% or greater

⁴Not available in New Hampshire

⁵Also referred to as One-Year Point-to-Point Fixed Declared Rate on Index Gain.

This Rate Page must be accompanied by the current F&G Safe Income Advantage[®] Statement of Understanding and product brochure.



Experience
the Power of
Collaborative
Thinking

FG AccumulatorPlus[®] Fixed Index Annuity (FIA)

Effective 11/14/2025

		7-Year			10-Year		
Fixed Rate	No Charge	3.75%			3.75%		
		7-Year			10-Year		
		Cap Rates	Par Rates	Spread Rates	Cap Rates	Par Rates	Spread Rates
Barclays Trailblazer Sectors 5 Index	Two-Year Point-to-Point ⁶	No Charge	230% ²	0.00% ³	235% ²	0.00% ³	
		Charge ¹	270% ²	0.00% ³	275% ²	0.00% ³	
GS Global Factor Index	One-Year Point-to-Point	Charge ¹	225% ²		230% ²		
	One-Year Point-to-Point Spread and Par	No Charge	165% ²	0.00% ⁴	170% ²	0.00% ⁴	
	Two-Year Point-to-Point ⁶	Charge ¹	290% ²		295% ²		
	Two-Year Point-to-Point Spread and Par ⁶	No Charge	245% ²	0.00% ⁵	250% ²	0.00% ⁵	
Morgan Stanley US Equity Allocator Index	One-Year Point-to-Point Spread and Par	No Charge	70%	0%	75%	0%	
		Charge ¹	100%	0%	105%	0%	
	Two-Year Point-to-Point Spread and Par ⁶	No Charge	105%	0%	110%	0%	
		Charge ¹	130%	0%	135%	0%	
S&P 500 [®]	One-Year Monthly Index Average	No Charge	7.50%		7.75%		
		Charge ¹	15.75%		16.00%		
	One-Year Monthly Point-to-Point	No Charge	2.50%		2.55%		
		Charge ¹	3.25%		3.30%		
	One-Year Performance Trigger ⁷	No Charge	5.25%		5.50%		
		Charge ¹	7.00%		7.25%		
	One-Year Point-to-Point	No Charge	7.25%		7.50%		
	Charge ¹	10.50%		10.75%			
	One-Year Point-to-Point Par	Charge ¹		50%		50%	

¹ The current rider charge is 1.25%.

²Guaranteed to always be 100% or greater

³Guaranteed to always be 5% or lower

⁴Guaranteed to always be 4.25% or lower

⁵Guaranteed to always be 4% or lower

⁶Not available in New Hampshire

⁷Also referred to as One-Year Point-to-Point Fixed Declared Rate on Index Gain.

This Rate Page must be accompanied by the current FG AccumulatorPlus[®] Statement of Understanding and product brochure.



Experience
the Power of
Collaborative
Thinking

FGNY Index-Choice[®] Fixed Index Annuity (FIA)

Effective 11/14/2025

Fixed Rate		3.00%
		10-Year Cap Rates
S&P 500 [®]	One-Year Monthly Index Average	5.50%
	One-Year Monthly Point-to-Point	2.00%
	One-Year Point-to-Point	5.25%
Premium Bonus		2.00%

This Rate Page must be accompanied by the current FGNY Index-Choice[®] Statement of Understanding and product brochure.

Performance Pro[®] Fixed Index Annuity (FIA)

Effective 2/13/2026

Fixed Rate		2.75%		
		10-Year		
		Cap Rates	Par Rates	Spread Rates
Balanced Asset 5 Index[™]	One-Year Point-to-Point		125%	
	Two-Year Point-to-Point ⁷	Charge ¹	220% ²	
	Two-Year Point-to-Point Spread and Par ⁷		175% ²	0.00% ³
Barclays Trailblazer Sectors 5 Index	Two-Year Point-to-Point Spread and Par ⁸		175% ²	0.00% ⁴
BlackRock Market Advantage	Two-Year Point-to-Point Spread and Par ⁷		135% ²	0.00% ³
GS Global Factor Index	One-Year Point-to-Point		130%	
	Two-Year Point-to-Point ⁷	Charge ¹	230% ²	
	Two-Year Point-to-Point Spread and Par ⁷		185% ²	0.00% ⁵
Gold Commodity	One-Year Point-to-Point	6.00%		
Morgan Stanley US Equity Allocator Index	One-Year Point-to-Point Spread and Par		55% ⁹	0.00% ⁵
	Two-Year Point-to-Point Spread and Par ⁷	No Charge	80% ¹⁰	0.00% ⁵
		Charge ¹	100% ¹¹	0.00% ⁵
S&P 500[®]	One-Year Monthly Point-to-Point		1.90%	
	One-Year Point-to-Point		5.75%	
	Two-Year Point-to-Point ⁷		10.00%	
	Three-Year Point-to-Point ⁷		16.00%	
Guaranteed Minimum Withdrawal Benefit		Rider Fee	Roll-Up Rate	
		0.10%	2.75% ⁶	
Premium Bonus	Standard ¹²	Age 0-75	17.00%	
		Age 76+	11.00%	
	Lite ¹³	Age 0-75	15.00%	
		Age 76+	9.00%	
	Compact ¹⁴	Age 0-75	13.00%	
		Age 76+	8.00%	

¹ The current rider charge is 1.25%.

² Guaranteed to always be 100% or greater

³ Guaranteed to always be 3.5% or lower

⁴ Guaranteed to always be 5% or lower

⁵ Guaranteed to always be 4% or lower

⁶ There is an add-on rate that is on top of the roll-up rate.

⁷ Not available in New Hampshire

⁸ Not available in Iowa or New Hampshire

⁹ Guaranteed to always be 15% or greater

¹⁰ Guaranteed to always be 20% or greater

¹¹ Guaranteed to always be 45% or greater

¹² Standard rates apply to AR, AZ, CO, DC, FL(0-64), GA, HI, IA, IL, KS, KY, LA, MD, ME, MI, MO, NC, ND, NE, NH, NM, RI, SD, TN, VA, VT, WI, WV, WY

¹³ Lite rates apply to CA, DE, FL(65+), MA, NJ, NV, OH, OK, SC, TX, UT

¹⁴ Compact rates apply to AK, AL, CT, ID, IN, MN, MS, MT, OR, PA, PR, WY



Experience
the Power of
Collaborative
Thinking

Prosperity Elite[®] Fixed Index Annuity (FIA)

Effective 11/14/2025

		7-Year			10-Year			14-Year		
Fixed Rate	No Charge	3.75%			3.75%			3.75%		
		7-Year			10-Year			14-Year		
		Cap Rates	Par Rates	Spread Rates	Cap Rates	Par Rates	Spread Rates	Cap Rates	Par Rates	Spread Rates
Balanced Asset 5 Index™	One-Year Point-to-Point	No Charge	140%		145%		150%			
	Two-Year Point-to-Point ⁶	No Charge	195% ¹	0.00% ²	200% ¹	0.00% ²	205% ¹	0.00% ²		
		Charge ³	240% ¹		245% ¹		250% ¹			
Barclays Trailblazer Sectors 5 Index	Two-Year Point-to-Point ⁷	No Charge	190% ¹	0.00% ⁴	195% ¹	0.00% ⁴	200% ¹	0.00% ⁴		
GS Global Factor Index	One-Year Point-to-Point	No Charge	145%		150%		155%			
	Two-Year Point-to-Point ⁶	No Charge	205% ¹	0.00% ⁵	210% ¹	0.00% ⁵	215% ¹	0.00% ⁵		
		Charge ³	255% ¹		260% ¹		265% ¹			
Gold Commodity	One-Year Point-to-Point ⁸	No Charge	7.75%		8.25%		8.50%			
S&P 500 [®]	One-Year Monthly Index Average	No Charge	6.50%		6.75%		7.00%			
	One-Year Monthly Point-to-Point	No Charge	2.25%		2.30%		2.35%			
	One-Year Performance Trigger ⁹	No Charge	4.25%		4.50%		4.75%			
	One-Year Point-to-Point	No Charge	6.25%		6.50%		6.75%			

¹Guaranteed to always be 100% or greater

²Guaranteed to always be 3.5% or lower

³The current rider charge is 1.25%

⁴Guaranteed to always be 5% or lower

⁵Guaranteed to always be 4% or lower

⁶Not available in New Hampshire

⁷Not available in Iowa or New Hampshire

⁸Not available in AK, AL, ID, MN, MS, MT, OR, PA, PR or WA

⁹Also referred to as One-Year Point-to-Point Fixed Declared Rate on Index Gain.

This Rate Page must be accompanied by the current Prosperity Elite[®] Statement of Understanding and product brochure.

Prosperity Elite[®] continued

Effective 11/14/2025

			7-Year			10-Year			14-Year		
			Death Benefit Bonus	Rider Fee	Roll-Up Rate	Death Benefit Bonus	Rider Fee	Roll-Up Rate	Death Benefit Bonus	Rider Fee	Roll-Up Rate
Guaranteed Minimum Death Benefit	Enhancement Package	<i>Simple Interest</i>		0.60%	5.00%		0.60%	5.00%		0.60%	5.00%
	Protection Package	<i>Simple Interest</i>		0.60%	5.00%		0.60%	5.00%		0.60%	5.00%
		<i>Compound Interest</i>	18.00% ⁵	0.60%	10.00%	18.00% ⁵	0.60%	10.00%	18.00% ⁵	0.60%	10.00%
			Income Base Bonus	Rider Fee	Roll-Up Rate	Income Base Bonus	Rider Fee	Roll-Up Rate	Income Base Bonus	Rider Fee	Roll-Up Rate
Guaranteed Minimum Withdrawal Benefit			18.00% ⁵	0.35% ²	10.00%	18.00% ⁵	0.35% ²	10.00%	18.00% ⁵	0.35% ²	10.00%
			7-Year			10-Year			14-Year		
Premium Bonus¹	Standard Protection⁶	<i>Age 0-70</i>			7.00%			12.00%			14.00%
		<i>Age 71+</i>			5.25%			6.50%			7.50%
	Standard Enhancement⁶	<i>Age 0-70</i>			4.00%			6.00%			7.00%
		<i>Age 71+</i>			2.50%			3.00%			4.00%
	Lite Protection⁷	<i>Age 0-70</i>			7.00%			11.00%			
		<i>Age 71+</i>			5.25%			5.75%			
	Lite Enhancement⁷	<i>Age 0-70</i>			4.00%			5.00%			
		<i>Age 71+</i>			2.50%			2.75%			

¹ Vesting bonus unless otherwise noted.

² The optional Protection Package includes two riders, each with their own separate charge. Both riders are required when purchasing the Protection Package.

³ Simple interest lump sum payment

⁴ Compound interest benefit paid out over 5 years, for issue ages 71+ benefit will be paid over 10 years.

⁵ Bonus applies to one of two benefit base calculations and may not apply; please see brochure and/or Statement of Understanding for additional information.

⁶ Standard rates apply to AR, AZ, CO, DC, FL(0-64), GA, HI, IA, IL, KS, KY, LA, MD, ME, MI, MO, NC, ND, NE, NH, NM, RI, SD, TN, VA, VT, WI, WV, WY

⁷ Lite rates apply to CA, DE, FL(65+), MA, NJ, NV, OH, OK, SC, TX, UT

This Rate Page must be accompanied by the current Prosperity Elite[®] Statement of Understanding and product brochure.

General Disclosures

"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, Iowa.

Please refer to SalesLink for the most up-to-date rates.

Guarantees are based on the claims paying ability of the issuing insurer, Fidelity & Guaranty Life Insurance Company, Des Moines, IA.

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. See the SOU for details.

A fixed indexed annuity is intended for retirement or other long-term needs. It is intended for a person who has sufficient cash or other liquid assets for living expenses and other unexpected emergencies, such as medical expenses. A fixed indexed annuity is not a registered security.

This product is a deferred, fixed indexed annuity that provides a minimum guaranteed surrender value. You should understand how the minimum guaranteed surrender value is determined before purchasing an annuity contract. Even though contract values may be affected by external indexes, the annuity is not an investment in the stock market and does not participate in any stock, bond or equity investments.

All interest crediting options may not be available in all states.

Interest rates subject to change at insurer's discretion and are effective annual or biennial rates.

Applicable indexed interest is credited at the end of the indexed term. Amounts withdrawn before the end of an indexed term will not receive indexed interest for that indexed term.

Indexed interest crediting options may be subject to a participation, cap, fixed, spread and/or performance trigger rate. These rates are subject to change at the discretion of Fidelity & Guaranty Life Insurance Company.

F&G annuities are insurance products not guaranteed by any bank nor are they insured by FDIC, NCUA/NCUSIF, the Federal Government or any agency. They may lose value. There is no bank or credit union guarantee, and they are not a deposit. They may be offered only by a licensed insurance agent.

Disclosure for FGNY Index-Choice 10

F&G is the marketing name for Fidelity & Guaranty Life Insurance Company of New York issuing insurance in New York. Life insurance and annuities issued by Fidelity & Guaranty Life Insurance Company of New York, New York, NY.

In New York, FGNY Index-Choice 10 fixed indexed annuity is offered through a wholly owned subsidiary, Fidelity & Guaranty Life of New York. Guarantees are based on the claims paying ability of the issuing insurer, Fidelity & Guaranty Life Insurance Company of New York, New York, NY.

FGNY Index-Choice 10 only available in NY.

Disclosure for Performance Pro[®]

Performance Pro is a Flexible Premium Deferred Annuity and is not available in NY.

Disclosure for F&G 1-2-3[®]

Disclosure for F&G 1-2-3 F&G 1-2-3 is a Limited Flexible Premium Deferred Annuity and is not available in CA and NY.

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.

Disclosure for F&G Flex Accumulator[®]

FG Flex Accumulator is a flexible premium deferred annuity and is not available in NY and PR.

In years when no interest is credited, some indexed interest crediting options may have rider fees deducted, which may decrease the annuity value.

Disclosure for F&G Power Accumulator[®]

F&G Power Accumulator is a Flexible Premium Deferred Annuity and is not available in NY and PR.

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.

Disclosure for F&G Safe Income Advantage[®]

F&G Safe Income Advantage is a Flexible Premium Deferred Annuity and is not available in NY and PR.

The level of Guaranteed Withdrawal Payment amount is guaranteed for life as long as no Excess Withdrawals are taken. Excess Withdrawals will reduce the Guaranteed Withdrawal Payment amount and in some cases reduce it to zero, terminating the contract.

Applicable indexed interest is credited at the end of the indexed term. Amounts withdrawn before the end of an indexed term will not receive indexed interest for that indexed term.

Disclosure for FG AccumulatorPlus[®]

FG AccumulatorPlus is a Flexible Premium Deferred Annuity and is not available in NY.

Applicable indexed interest is credited at the end of the indexed term. Amounts withdrawn before the end of an indexed term will not receive indexed interest for that indexed term.

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.

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.

Disclosure for Prosperity Elite Protection Package

Prosperity Elite 7, 10 and 14 are Flexible Premium Deferred Annuities. Prosperity Elite 7 and 10 are not available in CT or NY. Prosperity Elite 14 is not available in AK, AL, CA, CT, DE, FL (65+), ID, IN, MA, MN, MS, MT, NJ, NV, NY, OH, OK, OR, PA, PR, SC, TX, UT or WA.

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.

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.

Annuity Disclosure for S&P 500[®] Index

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.

Disclosure for BlackRock Market Advantage Index

The BlackRock Market Advantage Index is a product of BlackRock Index Services, LLC and has been licensed for use by Fidelity & Guaranty Life. BlackRock[®], BlackRock Market Advantage Index[™], and the corresponding logos are registered and unregistered trademarks of BlackRock.

The product is not sponsored, endorsed, sold or promoted by BlackRock Index Services, LLC, BlackRock, Inc., or any of its affiliates, or any of their respective third party licensors (including the Index calculation agent, as applicable) (collectively, "BlackRock"). BlackRock has no obligation or liability in connection with the administration or marketing of the product. BlackRock makes no representation or warranty, express or implied, to the owners of the product or any member of the public regarding the advisability of investing the product or the ability of the BlackRock Market Advantage Index to track general market performance. BlackRock does not guarantee the adequacy, accuracy, timeliness, and/or completeness of the Index or any data or communication related thereto nor does it have any liability for any errors, omissions or interruptions of the BlackRock Market Advantage Index.

www.blackrock.com/us/marketadvantageindex

Annuity Disclosure for Barclays Trailblazer Sectors 5 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. For more information about Barclays Trailblazer Sectors 5 index, see <http://indices.barclays/trailblazer5>.

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.

Annuity Disclosure for GS Global Factor Index (GSGFI5E)

Fidelity & Guaranty Life Insurance Company fixed indexed annuities are not sponsored, endorsed, sold, guaranteed, underwritten, distributed or promoted by Goldman Sachs & Co. or any of its affiliates (including Goldman Sachs Asset Management, L.P.), with the exception of any endorsement, sales, distribution or promotion of this product that may occur through its affiliates that are licensed insurance agencies (excluding such affiliates, individually and collectively, "Goldman Sachs") or its third party data providers. Goldman Sachs and its third party data providers make no representation or warranty, express or implied, regarding the advisability of investing in annuities generally or in fixed indexed annuities or the investment strategy underlying such Fidelity & Guaranty Life Insurance Company fixed indexed annuity, particularly, the ability of the GS Global Factor Index to perform as intended, the merit (if any) of obtaining exposure to the GS Global Factor Index or the suitability of purchasing or holding interests in Fidelity & Guaranty Life Insurance Company fixed indexed annuities. Goldman Sachs and its third party data providers do not have any obligation to take the needs of the holders of Fidelity & Guaranty Life Insurance Company fixed indexed annuities into consideration in determining, composing or calculating the GS Global Factor Index. GOLDMAN SACHS DOES NOT GUARANTEE THE ACCURACY AND/OR COMPLETENESS OF GS GLOBAL FACTOR INDEX OR OF THE METHODOLOGY UNDERLYING THE INDEX, THE CALCULATION OF THE INDEX OR ANY DATA SUPPLIED BY IT FOR USE IN CONNECTION WITH FIDELITY & GUARANTY LIFE INSURANCE COMPANY FIXED INDEXED ANNUITIES. GOLDMAN SACHS EXPRESSLY DISCLAIMS ALL LIABILITY FOR ANY SPECIAL, PUNITIVE, INDIRECT OR CONSEQUENTIAL DAMAGE EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES.

THIRD PARTY DATA IS USED UNDER LICENSE AS A SOURCE OF INFORMATION FOR GS GLOBAL FACTOR INDEX. THIRD PARTY PROVIDER HAS NO OTHER CONNECTION TO GOLDMAN SACHS INDEXES AND SERVICES AND DOES NOT SPONSOR, ENDORSE, RECOMMEND OR PROMOTE ANY GOLDMAN SACHS INDEX OR SERVICES. THIRD PARTY PROVIDER HAS NO OBLIGATION OR LIABILITY IN CONNECTION WITH THE GOLDMAN SACHS INDEX AND SERVICES. THIRD PARTY PROVIDER DOES NOT GUARANTEE THE ACCURACY AND/OR THE COMPLETENESS OF ANY MARKET DATA LICENSED TO GOLDMAN SACHS AND SHALL NOT HAVE ANY LIABILITY FOR ANY ERRORS, OMISSIONS, OR INTERRUPTIONS THEREIN. THERE ARE NO THIRD-PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN THIRD PARTY PROVIDER AND GOLDMAN SACHS. For more information, visit goldmansachsindices.com/products/GSGFI5E.

Disclosure for Gold Commodity

ICE BENCHMARK ADMINISTRATION LIMITED 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. PRECIOUS METALS LIMITED OWNS THE "LBMA GOLD PRICE" TRADE MARK.

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[™] and Balanced Asset 5 Index[™]

The Balanced Asset 10 Index[™] and Balanced Asset 5 Index[™] (the "Indexes") are 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 Indexes. "Canadian Imperial Bank of Commerce", "CIBC" and "Index(es)" (collectively, the "CIBC Marks") are trademarks or service marks of CIBC. CIBC has licensed use of the Indexes 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 Indexes and the CIBC Marks to F&G. CIBC developed the Indexes without considering the needs of F&G or any annuitant. CIBC makes no representation or warranty, express or implied, regarding the Indexes or their development and has no responsibilities, obligations or liabilities with respect to the inception, adjustment, maintenance, operation or calculation of the Indexes.

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

Bloomberg does not guarantee the timeliness, accurateness, or completeness of the Indexes or any data or information relating thereto and shall have no liability in connection with the Indexes or any data or information relating thereto.

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.

Disclosure for Morgan Stanley US Equity Allocator Index

Morgan Stanley US EQUITY ALLOCATOR Index (the “Index” or “MSUA index”) is the property of Morgan Stanley & Co. LLC.

Any product that is linked to the performance of the Index is not sponsored, endorsed, sold or promoted by Morgan Stanley & Co. LLC, or any of its affiliates (collectively, “Morgan Stanley”). Neither Morgan Stanley nor any other party (including without limitation any calculation agents or data providers) makes any representation or warranty, express or implied, regarding the advisability of purchasing any product linked to this Index. In no event shall Morgan Stanley have any liability for any special, punitive, indirect or consequential damages including lost profits, even if notified of the possibility of such damages. The Index is the exclusive property of Morgan Stanley. Morgan Stanley and the Index are service marks of Morgan Stanley and have been licensed for use for certain purposes by fidelity and guaranty life insurance (“licensee”). Neither Morgan Stanley nor any other party has or will have any obligation or liability to owners of this product in connection with the administration or marketing of this product, and neither Morgan Stanley nor any other party guarantees the accuracy and/or the completeness of the Index or any data included therein.

No purchaser, seller or holder of this product, or any other person or entity, should use or refer to any Morgan Stanley trade name, trademark or service mark to sponsor, endorse, market or promote this product, without first contacting Morgan Stanley to determine whether Morgan Stanley’s permission is required. Under no circumstances may any person or entity claim any affiliation with Morgan Stanley without the prior written permission of Morgan Stanley.

In calculating the performance of the Index, Morgan Stanley deducts, on a daily basis, a servicing cost of 0.85% per annum. This reduces the positive change or increase the negative change in the Index level and thus decreases the return of any product linked to the Index. The Index applies a bespoke volatility control mechanism to identify changing market conditions using intraday data and stabilize the overall level of risk of the Index. The volatility control calculation applied by Morgan Stanley as part of the Index’s methodology may decrease the Index’s performance and thus the return of any product linked to the Index. In addition, because the volatility control calculation is expected to reduce the overall volatility of the Index, it will also reduce the cost of hedging certain products linked to the Index.

Morgan Stanley may transact derivative transactions linked to the Index. Potential purchasers of products linked to this Index should refer to the full offering document for important information concerning such products, including the related risk factors and make their own appraisal of the risks and suitability of such products.

