



Experience
the Power of
Collaborative
Thinking

F&G Everlast[®] Indexed Universal Life Insurance (IUL)

Effective 2/15/2026

Fixed Interest Rate	<i>Fully Underwritten</i>		4.25%			
			Cap Rates	Par Rates	Spread Rates	Illustrated Rate
Barclays Trailblazer Sectors 5 Index	180% Participation, One-Year Point-to-Point	<i>Fully Underwritten</i>		180%	0.00%	5.55%
S&P 500[®]	100% Participation, One-Year Point-to-Point	<i>Fully Underwritten</i>	12.00%	100%		7.05%
	140% Participation, One-Year Point-to-Point	<i>Fully Underwritten</i>	7.75%	140%		5.39%
	3% Guarantee, One-Year Point-to-Point	<i>Fully Underwritten</i>	6.50%	100%		5.28%
	One-Year Monthly Point-to-Point	<i>Fully Underwritten</i>	3.00%	100%		5.32%
Current Variable Loan Rate	5.63%	Maximum Guaranteed Variable Loan Rate		5.50%		

If the "current" market-driven loan rate is lower than the maximum guaranteed rate, the current rate applies.
If the current rate is higher than the max, loans will be charged at the guaranteed max rate.



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F&G Pathsetter[®] Indexed Universal Life Insurance (IUL)

Effective 2/15/2026

Fixed Interest Rate						
	<i>Low Band¹</i>				4.50%	
	<i>Fully Underwritten</i>				4.75%	
			Cap Rates	Par Rates	Spread Rates	Illustrated Rate
Barclays Trailblazer Sectors 5 Index	One-Year Point-to-Point w/ 1% Bonus	<i>Low Band¹</i>		155%	0.00%	4.82%
		<i>Fully Underwritten</i>		170%	0.00%	5.25%
BlackRock Market Advantage Index	150% Participation, One-Year Point-to-Point w/ 1% Bonus	<i>Low Band¹</i>		150%		5.73%
	160% Participation, One-Year Point-to-Point w/ 1% Bonus	<i>Fully Underwritten</i>		160%		6.08%
Morgan Stanley US Equity Allocator Index	100% Participation, One-Year Point-to-Point	<i>Low Band¹</i>		100%		6.71%
	110% Participation, One-Year Point-to-Point	<i>Fully Underwritten</i>		110%		7.20%
	80% Participation, One-Year Point-to-Point w/ 1% Bonus	<i>Low Band¹</i>		80%		5.54%
	90% Participation, One-Year Point-to-Point w/ 1% Bonus	<i>Fully Underwritten</i>		90%		6.19%
S&P 500 [®]	100% Participation, One-Year Point-to-Point	<i>Low Band¹</i>	11.50%	100%		6.88%
		<i>Fully Underwritten</i>	12.00%	100%		7.05%
	100% Participation, One-Year Point-to-Point w/ 1% Bonus	<i>Low Band¹</i>	8.00%	100%		5.34%
		<i>Fully Underwritten</i>	9.00%	100%		5.88%
	140% Participation, One-Year Point-to-Point	<i>Low Band¹</i>	8.50%	140%		5.86%
		<i>Fully Underwritten</i>	9.50%	140%		6.46%
	One-Year Monthly Point-to-Point	<i>Low Band¹</i>	3.25%	100%		5.85%
		<i>Fully Underwritten</i>	3.50%	100%		6.34%
Current Variable Loan Rate		5.63%	Maximum Guaranteed Variable Loan Rate		5.00%	

If the "current" market-driven loan rate is lower than the maximum guaranteed rate, the current rate applies.
If the current rate is higher than the max, loans will be charged at the guaranteed max rate.

¹ Low Band = Ages 18-45, under \$150,000.

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.

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.

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