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Thinking

At-a-Glance Accelerator Plus[®] 10

Flexible Premium, Deferred, Fixed Indexed Annuity

Eligible ages

Non-qualified: **0-85**

Qualified: **18-85**

- If joint owner, eligibility is based on older owner's age

Premium

Minimum premium: **\$10,000**

- \$2,000 per interest option
- \$1M and over requires home office approval

Bonus

Vesting bonus on any premium paid in year 1

- Vests over 10 years, 10% end of each year, only on premium paid in year 1
- Chart reflects current percentages, subject to change

All states where approved
except as noted below
(see state approval chart for details)

AK, AL, CA, DE, FL (65+), MA, MN,
MS, NJ, NV, OH, OK, OR, PA, SC,
TX, UT, WA

All States		Other States	
75 or younger	76-85	75 or younger	76-85
6%	3.25%	4%	2.25%

Interest options

May change allocation among the interest options at the end of index crediting periods.

Index-based interest guaranteed never to go below 0%, even if the index does

Barclays Trailblazer Sectors 5

(not available in IA, NH)

- Two-year Point-to-Point (spread & par rate)
- Two-year Point-to-Point (spread, par rate & rider charge)

S&P 500[®]

- One-year Monthly Point-to-Point (cap and par rate)
- One-year Monthly Point-to-Point (cap, par rate and rider charge)
- One-year Annual Point-to-Point (cap & par rate)
- One-year Annual Point-to-Point (cap, par rate & rider charge)
- One-year Annual Point-to-Point (par rate & rider charge)
- Point-to-Point Fixed Declared Rate on Index Gain
- Point-to-Point Fixed Declared Rate on Index Gain (rider charge)

Fixed crediting set once per year, guaranteed $\geq 1\%$

Withdrawals

Guaranteed income

Income Base: The Income Base is used only to determine fees and income payments under this package. It is not a value that can be surrendered or withdrawn.

- **Option to receive scheduled income for life** as Guaranteed Withdrawal Payments., assuming no excess withdrawals and a life-only annuity payout option is chosen at maturity.
- **Withdrawal payment amount determined by Income Base** at the time payments begin, calculated as the greatest of:

- ▶ **Performance value** — equal to the lesser of:
 - ▶ **Premiums paid in policy year one** multiplied by the Premium Factor of 5 and
 - ▶ **Total account value** (less premiums received after the first policy year) multiplied by the Performance Multiplier.

The Performance Multiplier at issue is equal to one plus the Performance Factor. The Performance Multiplier increases by the Performance Factor each policy year until the earliest of 10 years, beginning of the withdrawal period, or age 85. Performance Factor is 5% and maximum Performance Multiplier is 150%.

- ▶ **Roll-up Value** — equal to Premiums paid in year 1 growing at 5% annual compound interest until the earliest of 10 years, the beginning of the withdrawal period, or age 85. The roll-up value is reduced proportionately for any withdrawals.

Starting Percentage

- **When payments are turned on, the amount is a percentage of the total Income Base:**

	At Age 50	After Age 50
If single annuitant	3.5%	Increases by 0.5% every 5 years to age 85 (at age 85+the percentage stays at 7%)
If joint annuitant	3%	Increases by 1% every 10 years to age 80 (at age 80+ the percentage stays at 6%)

If the annuitant meets qualifications for impairment and the account value > \$0, payments increase 2X (1.5X if joint contract):¹

- ▶ **The Enhanced Guaranteed Minimum Withdrawal Benefit Rider** has been in effect for three years
- ▶ **No premiums have been paid for the last three years**
- ▶ **The annuitant is unable to perform at least 2 of 6 activities of daily living**, certified by a licensed physician, and requires the care of a licensed caregiver
- ▶ **The impairment began at least one year after contract issue**, and is expected to be permanent
- ▶ **The annuitant is 60 years or older and a U.S. resident**

Increased payments for annuitants who are impaired revert to their original level if the account value is depleted OR the impairment ends.

¹ Not available in AL, HI, MN, MS, OR, PA, WA

Death benefit

Prior withdrawals reduce benefit amounts. Interest rates are subject to change. Partial index credit, if applicable, paid up to the date of death.

Paid as a lump sum, greatest of:

- ▶ Account value, including the total vesting bonus, even if not fully vested;
- ▶ Minimum guaranteed surrender value

Free partial withdrawals

Each contract year after year 1 may withdraw ≤ 10% with no surrender charge or Market Value Adjustment (MVA). Withdrawals may be taken as:

- Systematic withdrawals on monthly, quarterly, or semi-annual basis; or
- Up to 4 non-systematic withdrawals per year.

Surrender charge percentages— for withdrawals in year 1, or withdrawals > 10% in years 2-10

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
All states where approved except as noted below (see state approval chart)	14%	13%	12%	11%	10%	8%	6%	4%	2%	1%	0%
AK, AL, CA, DE, FL (65+), MA, MN, MS, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

Any time a withdrawal incurs a surrender charge, an MVA will be made.

The MVA is based on a formula that takes into account changes in U.S. Treasury yields since contract issuance. Generally, if treasury yields have risen, the market value adjustment will decrease surrender value; if treasury yields have fallen, it will increase surrender value. MVA does not apply in AK, AL, IL, MN, MO, MS, OR, PA or WA.

For unexpected health care costs— access to vested account value with no surrender charge or MVA

Home Health Care (provided by licensed home health care provider)

- Care must begin at least 1 year after contract effective date
- Must be unable to perform at least 2 of 6 activities of daily living (for at least 60 days and expected to continue for at least 90 days after requesting withdrawal)
- Not available in FL, ID, MA

Nursing Home Care (in a licensed nursing home)

- Confinement must begin at least 1 year after contract effective date
- Must be confined to nursing home for at least 60 days
- Not available in MA

Terminal Illness

- Diagnosis must be made at least 1 year after contract effective date and certified by licensed physician
- Life expectancy must be less than 1 year

Fees

0.8%
of the Income Base on
each contract anniversary

For the indexed interest options with rider charges, a **1% annual charge** is subtracted from the crediting option's account value at the beginning of the interest crediting period.

Questions? Contact us at SalesMarketing@fglife.com

“F&G” refers to 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.

Policy Form Numbers: API-1018(06-11), ACI-1018(06-11), ICC11-1035 (11-11), ARI-1062 (11-13), ARI-1062(11-13)(8-18), ICC15-1109 (11-15), ICC15-1093 (01-15), ARI-1061 (11-13), ICC15-1108 (11-15), ICC15-1088 (01-15), ARI-1063(11-13), ICC15-1110 (11-15), ICC15-1090 (01-15), OM FPS-VAV (10-07), ICC11-1047 (11-11), FGL DOO1 (2003), ICC11-1043 (11-11), FGL NH1 (2003), ICC11-1044 (11-11), FGL TI1 (2003), ICC11-1045 (11-11), ARI-1006 (02-11), ICC11-1036 (11-11), ARI-1054 (02-13), ICC14-1079 (04-14), ARI-1056(06-13), ARI-1065 (11-13), ICC15-1084 (01-15), 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.

Withdrawals may be taxable and subject to tax penalties if made before age 59-1/2.

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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.