ANNUITIES & LIFE

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 October 7, 2026

	3-Year	5-Year	7-Year
Fixed rate[1]	5.15%	5.50%	5.55%

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

- Tax-deferred interest growth earned for the duration of the guarantee period[2]
- Penalty-free withdrawals of interest earned throughout the contract[3]
- MYGAs are free from market risk

Contact us today for more information!

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

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

[3]Withdrawals in excess of the accumulated interested 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

F&G ANNUITIES & LIFE

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Accelerator Plus® Fixed Index Annuity (FIA)

Effective 10/9/2026

			10-Year		14-Year	
Fixed Rate	*No Charge*		4.00%		4.00%	
			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*		105%			110%	
	One-Year Point-to-Point Spread and Par	*No Charge*		195%	5.50%[2]		200%	5.50%[2]
	Two-Year Point-to-Point Spread and Par[7]	*No Charge*		220%	5.00%[2]		230%	5.00%[2]
		Charge[1]		250%	5.00%[2]		260%	5.00%[2]
Balanced Asset 5 Index™	One-Year Point-to-Point	*Charge*[1]		255%[3]			260%[3]	
	One-Year Point-to-Point Spread and Par	*No Charge*		200%[3]	0.00%[4]		205%[3]	0.00%[4]
	Two-Year Point-to-Point[7]	*Charge*[1]		320%[3]			330%[3]	
	Two-Year Point-to-Point Spread and Par[7]	*No Charge*		285%[3]	0.00%[5]		295%[3]	0.00%[5]
Barclays Trailblazer Sectors 5 Index	Two-Year Point-to-Point[7]	*No Charge*		285%[3]	0.00%[6]		290%[3]	0.00%[6]
		Charge[1]		320%[3]	0.00%[6]		325%[3]	0.00%[6]
BlackRock Market Advantage	One-Year Point-to-Point	*No Charge*		155%			160%	
	Two-Year Point-to-Point[7]	*No Charge*		220%[3]	0.00%[5]		225%[3]	0.00%[5]
GS Global Factor Index	One-Year Point-to-Point	*No Charge*		205%			210%	
		Charge[1]		265%[3]			270%[3]	
	Two-Year Point-to-Point[7]	*Charge*[1]		345%[3]			355%[3]	
	Two-Year Point-to-Point Spread and Par[7]	*No Charge*		305%[3]	0.00%[4]		310%[3]	0.00%[4]
Morgan Stanley US Equity Allocator Index	One-Year Point-to-Point Spread and Par	*No Charge*		90%[9]	0.00%[4]		95%[9]	0.00%[4]
		Charge[1]		115%[10]	0.00%[4]		120%[10]	0.00%[4]
	Two-Year Point-to-Point Spread and Par[7]	*No Charge*		135%[11]	0.00%[4]		140%[11]	0.00%[4]
		Charge[1]		155%[12]	0.00%[4]		160%[12]	0.00%[4]
S&P 500®	One-Year Monthly Point-to-Point	*No Charge*	2.80%			2.85%		
		Charge[1]	3.70%			3.75%		
	One-Year Performance Trigger[8]	*No Charge*	6.50%			6.75%		
		Charge[1]	8.25%			8.50%		
	One-Year Point-to-Point	*No Charge*	9.25%			9.50%		
		Charge[1]	12.50%			12.75%		
	One-Year Point-to-Point Par	*Charge*[1]		60%			60%	

[1]The current rider charge is 1.25%

[2]Guaranteed to always be 10% or less

[3]Guaranteed to always be 100% or greater

[4]Guaranteed to always be 4% or less

[5]Guaranteed to always be 3.5% or less

[6]Guaranteed to always be 5% or less

[7]Not available in New Hampshire

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

[9]Guaranteed to always be 15% or greater

[10]Guaranteed to always be 50% or greater

[11]Guaranteed to always be 20% or greater

[12]Guaranteed to always be 45% or greater

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

Accelerator Plus®continued

Effective 10/9/2026

			10-Year		14-Year	
			Rider Fee	Roll-Up Rate	Rider Fee	Roll-Up Rate
Guaranteed Minimum Withdrawal Benefit[1]	Standard[2]	*Age 0-75*	0.95%	5.00%	0.95%	5.00%
		Age 76+	0.95%	5.00%	0.95%	5.00%
	Other States[3]	*Age 0-75*	0.95%	5.00%		
		Age 76+	0.95%	5.00%		

			10-Year	14-Year
Premium Bonus	Standard[2]	*Age 0-75*	11.00%	12.00%
		Age 76+	8.00%	9.00%
	Other States[3]	*Age 0-75*	10.00%	
		Age 76+	7.00%	

[1]Income 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.

[2]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

[3]AK, AL, CA, CT, DE, FL (65+), ID, IN, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, SC, TX, UT, VT, WA

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

Effective 8/31/2026

Fixed Rate	*No Charge*			2.80%	
				10-Year	
			Cap Rates	Par Rates	Spread Rates
Balanced Asset 10 Index™	One-Year Point-to-Point	*No Charge*		60%[1]	
	One-Year Point-to-Point Spread and Par	*No Charge*		105%[1]	5.50%[2]
	Two-Year Point-to-Point Spread and Par[3]	*No Charge*		85%[1]	0.00%[2]
Balanced Asset 5 Index™	One-Year Point-to-Point Spread and Par	*No Charge*		110%[1]	0.00%[2]
	Two-Year Point-to-Point Spread and Par[3]	*No Charge*		165%[1]	0.00%[2]
BlackRock Market Advantage	One-Year Point-to-Point	*No Charge*		85%[1]	
	Two-Year Point-to-Point Spread and Par[3]	*No Charge*		120%[1]	0.00%[2]
Morgan Stanley US Equity Allocator Index	One-Year Point-to-Point Spread and Par	*No Charge*		50%[1]	0.00%[2]
	Two-Year Point-to-Point Spread and Par[3]	*No Charge*		75%[1]	0.00%[2]
S&P 500®	One-Year Monthly Point-to-Point	*No Charge*	1.90%[4]		
	One-Year Point-to-Point	*No Charge*	5.25%[4]		
	One-Year Point-to-Point Performance Trigger	*No Charge*	3.75%[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%	38.00%	250%	
	Income Period	100%		150%	150%

		Asset Charge
Fees		0.00%[5]

[1] Guaranteed to always be 5% or greater
[2] Guaranteed to always be 10% or lower
[3] Not available in New Hampshire
[4] Guaranteed to always be 0.25% or greater
[5] This 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.

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ANNUITIES & LIFE

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

Effective 6/9/2026

Fixed Rate	*No Charge*			2.80%	
				10-Year	
			Cap Rates	Par Rates	Spread Rates
Balanced Asset 10 Index™	One-Year Point-to-Point	*No Charge*		60%[1]	
	One-Year Point-to-Point Spread and Par	*No Charge*		110%[1]	5.50%[2]
	Two-Year Point-to-Point Spread and Par[3]	*No Charge*		90%[1]	0.00%[2]
Balanced Asset 5 Index™	One-Year Point-to-Point Spread and Par	*No Charge*		115%[1]	0.00%[2]
	Two-Year Point-to-Point Spread and Par[3]	*No Charge*		170%[1]	0.00%[2]
BlackRock Market Advantage	One-Year Point-to-Point	*No Charge*		90%[1]	
	Two-Year Point-to-Point Spread and Par[3]	*No Charge*		125%[1]	0.00%[2]
Morgan Stanley US Equity Allocator Index	One-Year Point-to-Point Spread and Par	*No Charge*		50%[1]	0.00%[2]
	Two-Year Point-to-Point Spread and Par[3]	*No Charge*		80%[1]	0.00%[2]
S&P 500®	One-Year Monthly Point-to-Point	*No Charge*	1.95%[4]		
	One-Year Point-to-Point	*No Charge*	5.50%[4]		
	One-Year Point-to-Point Performance Trigger	*No Charge*	4.00%[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%	55.00%	150%	
	Income Period	100%		150%	150%

		Asset Charge
Fees		0.00%[5]

[1] Guaranteed to always be 5% or greater
[2] Guaranteed to always be 10% or lower
[3] Not available in New Hampshire
[4] Guaranteed to always be 0.25% or greater
[5] This 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.

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

Effective 11/6/2026

Fixed Rate	*No Charge*			4.00%	
			Cap Rates	*10-Year* Par Rates	Spread Rates
Balanced Asset 10 Index™	**One-Year Point-to-Point**	*No Charge*		105%[5]	
	Two-Year Point-to-Point Spread and Par[9]	*No Charge*		210%[6]	4.00%[4]
		Charge[1]		235%[8]	4.00%[4]
Barclays Trailblazer Sectors 5 Index	**Two-Year Point-to-Point Spread and Par**[9]	*No Charge*		290%[2]	0.00%[3]
		Charge[1]		330%[2]	0.00%[3]
BlackRock Market Advantage	**Two-Year Point-to-Point**[9]	*No Charge*		225%[2]	0.00%[7]
		Charge[1]		260%[2]	
S&P 500®	**One-Year Monthly Point-to-Point**	*No Charge*	2.80%		
		Charge[1]	3.75%		
	One-Year Point-to-Point	*No Charge*	9.25%		
	One-Year Point-to-Point Spread and Par	*No Charge*		45%	3.00%[4]
		Charge[1]		60%	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.

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

Effective 11/6/2026

			7-Year	10-Year
Fixed Rate	*No Charge*		4.25%	4.25%

			7-Year			10-Year	
			Cap Rates	Par Rates	Spread Rates	Cap Rates	Par Rates	Spread Rates
Balanced Asset 10 Index™	One-Year Point-to-Point	*No Charge*		120%			125%	
	Two-Year Point-to-Point Spread and Par[7]	*No Charge*		215%	3.00%[1]		220%	3.00%[1]
Balanced Asset 5 Index™	One-Year Point-to-Point	*No Charge*		230%			235%	
		Charge[2]		290%[3]			295%[3]	
	Two-Year Point-to-Point[7]	*Charge*[2]		375%[3]			380%[3]	
	Two-Year Point-to-Point Spread and Par[7]	*No Charge*		330%[3]	0.00%[4]		335%[3]	0.00%[4]
BlackRock Market Advantage	One-Year Point-to-Point	*No Charge*		180%			185%	
		Charge[2]		225%[3]			230%[3]	
	Two-Year Point-to-Point[7]	*No Charge*		250%[3]	0.00%[6]		255%[3]	0.00%[6]
		Charge[2]		280%[3]			285%[3]	
Morgan Stanley US Equity Allocator Index	One-Year Point-to-Point Spread and Par	*No Charge*		100%	0.00%		105%	0.00%
		Charge[2]		125%	0.00%		130%	0.00%
	Two-Year Point-to-Point Spread and Par[7]	*No Charge*		150%	0.00%		155%	0.00%
		Charge[2]		170%	0.00%		175%	0.00%
iShares Core S&P 500 ETF (IVV)	One-Year Point-to-Point	*No Charge*		55%			55%	
	One-Year Point-to-Point with Cap	*No Charge*	9.75%			10.00%		
	Two-Year Point-to-Point Spread and Par[7]	*No Charge*		70%	2.50%[5]		70%	2.50%[5]
	Two-Year Point-to-Point with Cap[7]	*No Charge*	17.75%			17.75%		
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*		60%			60%	
	Two-Year Point-to-Point Spread and Par[7]	*No Charge*		90%	4.50%[1]		95%	4.50%[1]
iShares US Real Estate ETF (IYR)	One-Year Point-to-Point	*No Charge*		60%			60%	
	Two-Year Point-to-Point Spread and Par[7]	*No Charge*		85%	2.50%[1]		85%	2.50%[1]

[1] Guaranteed to always be 10% or lower
[2] The current rider charge is 1.25%
[3] Guaranteed to always be 100% or greater
[4] Guaranteed to always be 4% or lower
[5] Guaranteed to always be 15% or lower
[6] Guaranteed to always be 3.5% or lower
[7] Not available in New Hampshire

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

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

Effective 6/9/2026

Fixed Rate	*No Charge*			2.50%	
				10-Year	
			Cap Rates	Par Rates	Spread Rates
Balanced Asset 5 Index™	One-Year Point-to-Point	*Charge*[1]		120%	
	One-Year Point-to-Point Spread and Par	*No Charge*		80%	1.00%[2]
	Two-Year Point-to-Point[4]	*Charge*[1]		130%	
	Two-Year Point-to-Point Spread and Par[4]	*No Charge*		110%	1.00%[2]
BlackRock Market Advantage	One-Year Point-to-Point	*No Charge*		50%	0.00%
	Two-Year Point-to-Point[4]	*No Charge*		70%	0.00%
S&P 500®	One-Year Monthly Index Average	*No Charge*	2.50%	100%[3]	
	One-Year Monthly Point-to-Point	*No Charge*	1.50%	100%[3]	
	One-Year Performance Trigger[5]	*No Charge*	2.25%		
	One-Year Point-to-Point	*No Charge*	3.50%	100%[3]	

	Rider Fee	Roll-Up Rate
Guaranteed Minimum Withdrawal Benefit	1.15%	7.20%

[1]The current rider charge is 1.25%
[2]Guaranteed to always be 10% or lower
[3]Guaranteed to always be 100% or greater
[4]Not available in New Hampshire
[5]Also 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.

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FG AccumulatorPlus® Fixed Index Annuity (FIA)

Effective 11/6/2026

			7-Year	10-Year
Fixed Rate	*No Charge*		4.15%	4.20%

			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*		300%[2]	0.00%[3]		305%[2]	0.00%[3]
		Charge[1]		340%[2]	0.00%[3]		345%[2]	0.00%[3]
GS Global Factor Index	**One-Year Point-to-Point**	*Charge[1]*		275%[2]			280%[2]	
	One-Year Point-to-Point Spread and Par	*No Charge*		215%[2]	0.00%[4]		220%[2]	0.00%[4]
	Two-Year Point-to-Point[6]	*Charge[1]*		355%[2]			360%[2]	
	Two-Year Point-to-Point Spread and Par[6]	*No Charge*		315%[2]	0.00%[5]		320%[2]	0.00%[5]
Morgan Stanley US Equity Allocator Index	**One-Year Point-to-Point Spread and Par**	*No Charge*		95%	0%		100%	0%
		Charge[1]		120%	0%		125%	0%
	Two-Year Point-to-Point Spread and Par[6]	*No Charge*		140%	0%		145%	0%
		Charge[1]		160%	0%		165%	0%
S&P 500®	**One-Year Monthly Index Average**	*No Charge*	12.25%			12.50%		
		Charge[1]	20.00%			20.00%		
	One-Year Monthly Point-to-Point	*No Charge*	2.90%			2.95%		
		Charge[1]	3.90%			3.95%		
	One-Year Performance Trigger[7]	*No Charge*	6.75%			7.00%		
		Charge[1]	8.50%			8.75%		
	One-Year Point-to-Point	*No Charge*	9.75%			10.00%		
		Charge[1]	13.50%			13.75%		
	One-Year Point-to-Point Par	*Charge[1]*		60%			60%	

[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 4.25% or lower
[5] Guaranteed to always be 4% or lower
[6] Not available in New Hampshire
[7] Also 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.

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FGNY Index-Choice® Fixed Index Annuity (FIA)

Effective 10/9/2026

Fixed Rate		3.00%
		10-Year Cap Rates
S&P 500®	One-Year Monthly Index Average	6.75%
	One-Year Monthly Point-to-Point	2.25%
	One-Year Point-to-Point	7.00%
Premium Bonus		2.00%

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

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Performance Pro® Fixed Index Annuity (FIA)

Effective 11/6/2026

Fixed Rate				2.75%	
				10-Year	
			Cap Rates	Par Rates	Spread Rates
Balanced Asset 5 Index™	One-Year Point-to-Point			130%	
	Two-Year Point-to-Point[7]	*Charge*[1]		225%[2]	
	Two-Year Point-to-Point Spread and Par[7]			185%[2]	0.00%[3]
Barclays Trailblazer Sectors 5 Index	Two-Year Point-to-Point Spread and Par[8]			185%[2]	0.00%[4]
BlackRock Market Advantage	Two-Year Point-to-Point Spread and Par[7]			140%[2]	0.00%[3]
GS Global Factor Index	One-Year Point-to-Point			135%	
	Two-Year Point-to-Point[7]	*Charge*[1]		240%[2]	
	Two-Year Point-to-Point Spread and Par[7]			200%[2]	0.00%[5]
Gold Commodity	One-Year Point-to-Point		5.50%		
Morgan Stanley US Equity Allocator Index	One-Year Point-to-Point Spread and Par			60%[9]	0.00%[5]
	Two-Year Point-to-Point Spread and Par[7]	*No Charge*		85%[10]	0.00%[5]
		Charge[1]		105%[11]	0.00%[5]
S&P 500®	One-Year Monthly Point-to-Point		2.00%		
	One-Year Point-to-Point		6.00%		
	Two-Year Point-to-Point[7]		9.50%		
	Three-Year Point-to-Point[7]		15.25%		

	Rider Fee	Roll-Up Rate
Guaranteed Minimum Withdrawal Benefit	0.10%	2.75%[6]

Premium Bonus	**Standard**[12]	*Age 0-75*	21.00%
		Age 76+	15.00%
	Lite[13]	*Age 0-75*	18.00%
		Age 76+	12.00%
	Compact[14]	*Age 0-75*	16.00%
		Age 76+	11.00%

[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,

This Rate Page must be accompanied by the current Performance Pro® Statement of Understanding and product brochure.

F&G ANNUITIES & LIFE

Experience the Power of Collaborative Thinking

Prosperity Elite® Fixed Index Annuity (FIA)

Effective 10/9/2026

			7-Year	10-Year	14-Year
Fixed Rate	*No Charge*		4.00%	4.00%	4.00%

			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*		160%			165%			170%	
	Two-Year Point-to-Point[6]	*No Charge*		240%[1]	0.00%[2]		245%[1]	0.00%[2]		250%[1]	0.00%[2]
		Charge[3]		280%[1]			285%[1]			290%[1]	
Barclays Trailblazer Sectors 5 Index	**Two-Year Point-to-Point[7]**	*No Charge*		235%[1]	0.00%[4]		240%[1]	0.00%[4]		245%[1]	0.00%[4]
GS Global Factor Index	**One-Year Point-to-Point**	*No Charge*		170%			175%			180%	
	Two-Year Point-to-Point[6]	*No Charge*		245%[1]	0.00%[5]		250%[1]	0.00%[5]		255%[1]	0.00%[5]
		Charge[3]		290%[1]			295%[1]			300%[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*	7.25%			7.50%			7.75%		
	One-Year Monthly Point-to-Point	*No Charge*	2.40%			2.45%			2.50%		
	One-Year Performance Trigger[9]	*No Charge*	5.25%			5.50%			5.75%		
	One-Year Point-to-Point	*No Charge*	7.50%			7.75%			8.00%		

[1]Guaranteed to always be 100% or greater
[2]Guaranteed to always be 3.5% or lower
[3]The current rider charge is 1.25%
[4]Guaranteed to always be 5% or lower
[5]Guaranteed to always be 4% or lower
[6]Not available in New Hampshire
[7]Not available in Iowa or New Hampshire
[8]Not available in AK, AL, ID, MN, MS, MT, OR, PA, PR or WA
[9]Also 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 10/9/2026

			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	*Simple Interest*		0.60%	5.00%		0.60%	5.00%		0.60%	5.00%
Protection Package	*Simple Interest*		0.60%	5.00%		0.60%	5.00%		0.60%	5.00%
	Compound Interest	18.00%[5]	0.60%	10.00%	18.00%[5]	0.60%	10.00%	18.00%[5]	0.60%	10.00%

		7-Year			10-Year			14-Year	
	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 Bonus[1]	**Standard Protection[6]**	*Age 0-70*	7.00%	12.00%	14.00%
		Age 71+	5.25%	6.50%	7.50%
	Standard Enhancement[6]	*Age 0-70*	4.00%	6.00%	7.00%
		Age 71+	2.50%	3.00%	4.00%
	Lite Protection[7]	*Age 0-70*	7.00%	11.00%	
		Age 71+	5.25%	5.75%	
	Lite Enhancement[7]	*Age 0-70*	4.00%	5.00%	
		Age 71+	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

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General Disclosures

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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.

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FGNY Index-Choice 10 only available in NY.

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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.

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Disclosure for F&G Flex Accumulator®

FG Flex Acculumator 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.

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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®

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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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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.

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