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the Power of  
Collaborative  
Thinking

# At-a-Glance

## F&G Dynamic Accumulator<sup>SM</sup> 10

Single Premium, Deferred, Fixed Indexed Annuity

### Eligible ages

Non-qualified: **0-75**

Qualified: **18-75**

- 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

### Interest options

In addition to the structured FIA account, may allocate to a fixed account or a traditional FIA account indexed to the S&P 500<sup>®</sup>. May only be allocated to one structured FIA account at a time. Can allocate out of structured FIA account into the fixed account at the end of every one-year tracking period but only allowed to relocate back to the structured FIA account at the end of every 10-year crediting period. Can reallocate between structured FIA accounts at the end of every one-year tracking period.

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

#### Structured FIA account

- 10-year crediting period with one-year annual point-to-point tracking periods
  - S&P 500<sup>®</sup> one-year tracking period point-to-point with cap
  - S&P 500<sup>®</sup> one-year tracking period point-to-point with par rate

#### Dial in your track

Once adequate gains are established, at the beginning of your contract year, dial in the gains you want to leverage. Choose a 0%, -2.5%, -5% or -10% floor track.

#### Vesting schedule

Structured FIA account interest credits

Issue date	End of contract year									
	1	2	3	4	5	6	7	8	9	10+
90%	92%	94%	96%	97%	98%	99%	100%	100%	100%	100%

**Fixed crediting** set once per year, guaranteed  $\geq 0.5\%$

### Death benefit

**Prior withdrawals reduce benefit amounts.** Partial index credit, if applicable, paid up to the date of death.

**Paid as a lump sum, greatest of:**

- Strategy Account Value of Fixed Account + Strategy Tracking Value of Vesting Point-to-Point + Mid-Year Strategy Death Credit
- Minimum guaranteed surrender value

### Free partial withdrawals

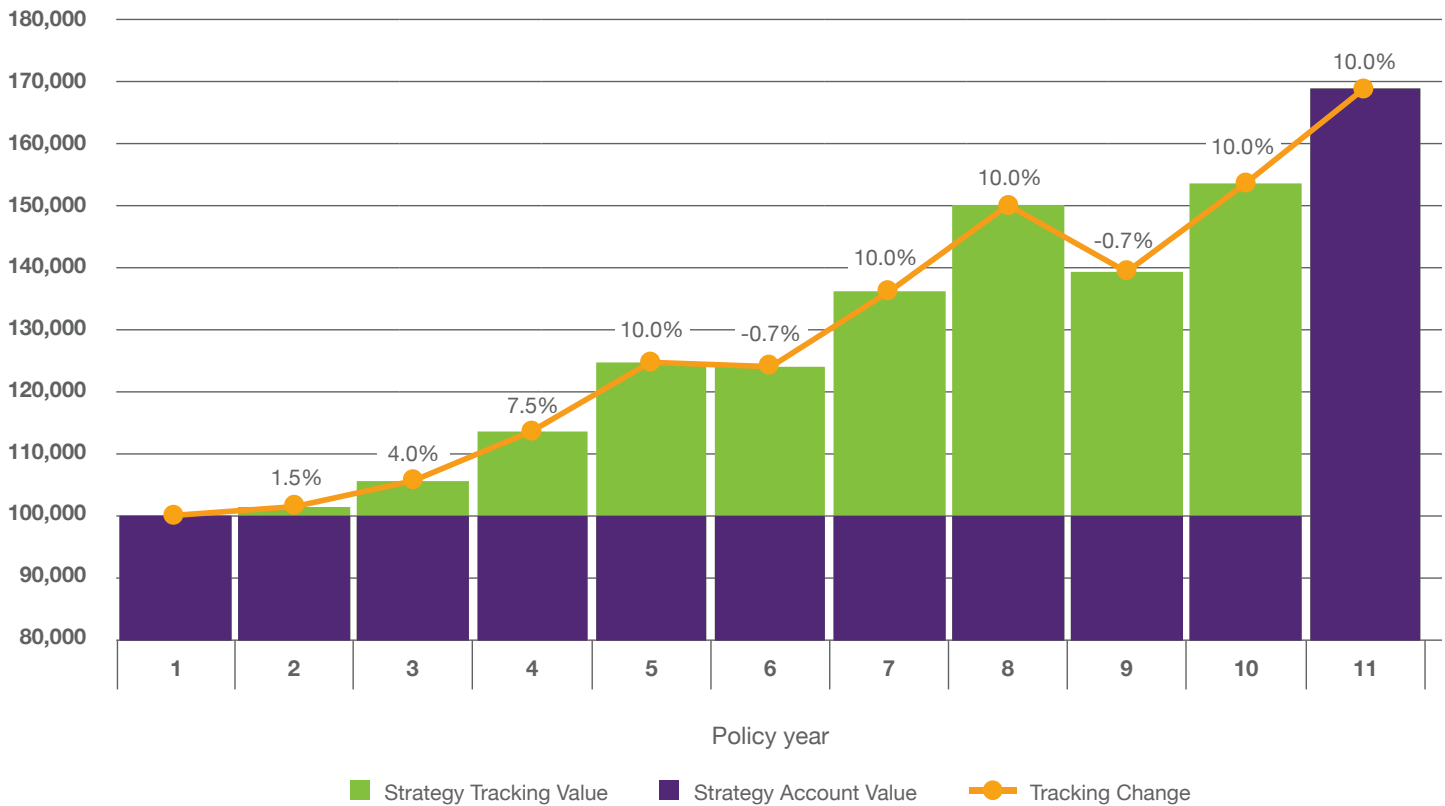
**Withdrawals  $\leq 10\%$  of the account value, or vesting value of the structured FIA account, may be taken each contract year with no surrender charge or Market Value Adjustment (MVA). Withdrawals may be taken as:**

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

All withdrawals have partial index adjustments that can be positive or negative.

# How the structured FIA account works

To illustrate performance in both up and down market conditions, this example shows \$100,000 invested in a fixed indexed annuity compared to the S&P 500® Index.



Year	1	2	3	4	5	6	7	8	9	10	11
Value at risk	0.0%	-1.5%	-5.3%	-11.0%	-19.9%	-19.3%	-26.7%	-33.3%	-28.3%	-34.8%	0.0%
Available floors	0.0% floor	0.0% floor	0% floor	0% floor	0% floor	0% floor	0% floor	0% floor	0% floor	0% floor	0% floor
			-2.5% floor	-2.5% floor	-2.5% floor	-2.5% floor	-2.5% floor	-2.5% floor	-2.5% floor	-2.5% floor	
			-5.0% floor	-5.0% floor	-5.0% floor	-5.0% floor	-5.0% floor	-5.0% floor	-5.0% floor	-5.0% floor	
				-10.0% floor	-10.0% floor	-10.0% floor	-10.0% floor	-10.0% floor	-10.0% floor	-10.0% floor	

This example is hypothetical, non-guaranteed and not an indication of past or future performance. Assumes \$100,000 initial premium. Returns are based on actual S&P 500® performance on December 31 of years 2010-2020. Policy issued December 31, 2010. Caps are 4%, 5.25%, 7.5%, and 10% for floors of 0%, -2.5%, -5%, and -10% respectively. Caps and floors are for demonstration purposes only and may be different for new contracts issued. Assumes policy is held for the duration of the surrender charge period and no withdrawals or surrenders. Assumes -10% track is elected at issue and policyholder remains in -10% track for duration. All rates are subject to change at the sole discretion of F&G.

**Surrender charge percentages—  
withdrawals > 10%  
in years 1-10**

Years into guarantee period	1	2	3	4	5	6	7	8	9	10	11+
All states where approved <i>(see state approval chart)</i>	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

All withdrawals are subject to partial index credits, which may be positive or negative. Any time a withdrawal incurs a surrender charge, a market value adjustment (MVA) will be applied.

The MVA is based on a formula that takes into account changes in rates since contract issuance. Generally, if rates have risen, the market value adjustment will decrease surrender value; if rates have fallen, it will increase surrender value. State variations apply.

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

**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 consecutive days

**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

These are defined conditions and benefits and availability may vary from state to state.

**This document is not a legal contract. For the exact terms and conditions, refer to the annuity contract, which is issued by Fidelity & Guaranty Life Insurance Company, Des Moines, IA.**

“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.

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

Fidelity & Guaranty Life Insurance Company (F&G) offers a diverse portfolio of fixed and indexed deferred annuities and optional additional features. Before purchasing, consider your financial situation and alternatives available to you. Your F&G financial professional can help you determine the suitable alternatives for your goals and needs, or visit us at [fglife.com](http://fglife.com) for more information.

Policy form numbers: SPDA (01-21), ICC20-SPDA (08-20), SCWR-TI (01-21), SCWR-NHC (01-21), SCWR-RMD (01-21), MVA (04-21), OM TSA 2009, AE-2037 (05-20), AE-2038 (05-20), ICC20-SCWR-TI (08-20), ICC20-SCWR-NHC (08-20), ICC20-SCWR-RMD (10-20), ICC20-MVA (04-21), ICC11-1054 (11-11), ICC20-AE-2037 (05-20), ICC20-AE-2038 (05-20), FIXED-NB-FPW (01-21), VPTP-NB-FPW (01-21), ICC20-FIXED-NB-FPW (10-20), ICC20-VPTP-NB-FPW (10-20).

Annuities are long-term vehicles to help with retirement income needs.

This product is offered on a group or individual basis as determined by state approval.

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.

Surrender charges and market value adjustment may apply to partial and full surrenders. Surrenders may be taxable and may be subject to penalties prior to age 59 ½.

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