



Experience
the Power of
Collaborative
Thinking

Fixed Indexed
ANNUITY

Prosperity Elite[®] & YOU

Strong growth potential, options for guaranteed income and death benefits - all from a flexible premium, deferred fixed indexed annuity

Looking for retirement income you can count on?

If you have seven to 15 years before retirement, now could be a good time to make sure you're on track and to start thinking about how to turn your savings into future retirement income. Talk to your financial representative about:

What portion of your income is:

- Guaranteed
- Protected from market downturns
- Built to last a lifetime

That's where a fixed indexed annuity (FIA) comes in, with income you can always count on.




An FIA with an Enhanced Guaranteed Minimum Withdrawal Benefit (EGMWB)¹ gives you a predictable way to build your future retirement **INCOME BASE** for a **STEADY STREAM OF LIFETIME INCOME** — without the risk of actually participating in the market.

Your Prosperity Elite policy offers an EGMWB as part of the popular protection package - an optional rider clients like you most often choose to add. See next page for more details.

¹ State variations and conditions apply.

What is an annuity?

An annuity is a long-term retirement tool that can be a cornerstone of your financial plan.

Premium 	Promise 	Policy 
You pay a premium (think of it as your principal) to F&G.	In exchange for your premium, you receive benefits and guarantees from F&G. F&G provides an annuity policy and promises to look after your money.	Your financial professional will help you select the policy that best meets your needs: <ul style="list-style-type: none">• Downside protection and growth potential• Guaranteed lifetime retirement income

This quick reference guide is intended to provide an overview of Prosperity Elite[®] 7, 10 and 14² (Prosperity Elite). It comes with the Statement of Understanding (SOU) that explains this annuity in detail.

The SOU has product information that's important to help you understand this annuity. If you decide to complete an application, your financial professional will ask you to sign an acknowledgement to confirm you've read the SOU. If there is any conflict between this guide and the SOU, the SOU prevails.

Read on to learn how **Prosperity Elite** can play an important part in your financial plan.

² Prosperity Elite 14 is not available in AK, AL, CA, CT, DE, FL (65+), ID, MA, MN, MS, MT, NJ, NV, NY, OH, OK, OR, PA, PR, SC, TX, UT or WA.

Turn Prosperity Elite into an income solution

Your policy automatically includes a lump sum death benefit and vesting bonus, provided for 0.60% of the highest guaranteed death benefit amount on each contract anniversary. It's known as the "enhancement" package.

There's an optional rider available to unlock Prosperity Elite's income features and much more. This is called the protection package, and it's our most popular option with Prosperity Elite clients. If you choose, for an additional 0.35% of your income base, you can:

- **Secure guaranteed income you can't outlive**, including an impairment multiplier that can up to double your annual payment if you're ever unable to complete two of six activities of daily living (ADLs)
- **Get an even better vesting bonus** – more than double for some ages and durations
- And allow your beneficiaries to **take death benefit payments over time**

These features vary from state to state, so please check with your financial or insurance professional for availability where you live.



About F&G



1959
established

nearly
900,000
people protected

Since 1959, F&G has provided peace-of-mind retirement products. Today, we provide annuities and life insurance for nearly **900,000 people** across the United States.

Our annuities are designed to **protect your savings** and **provide a steady stream of tax-deferred¹ income** for your retirement.



F&G is a division of Fidelity National Financial, Inc. (F&F), a Fortune 500 company.



We credit this award to our employees' shared cultural values: Collaborative, Authentic, Dynamic and Empowered.



¹ You pay taxes only when you make withdrawals and receive income in the future.

Is Prosperity Elite a good option for you?

With a variety of options to grow your premium plus guaranteed lifetime income payments and a death benefit, Prosperity Elite puts you in control. Its bonuses can boost your premium - and boost it even more if you choose - helping make up for lost time, secure your legacy or lock in lifetime retirement income.

3 reasons the protection package may be a good fit

1 Create a retirement income stream²

Optional rider helps you build an income base:

- Get 18% bonus to kick start your growth on first-year premium
- Guaranteed 10% compound annual roll-up rate

Convert it to lifetime income³:

- Lifetime payments are calculated on income base
- Know upfront how much your income payments will be in retirement
- Your payments will never run out, even if your account value is depleted
- Plus, get up to double the payment amount¹ if you become impaired (based on six activities of daily living)

2 Secure your legacy

- Your beneficiaries get a lump sum payment when you die⁴
- Or, choose an enhanced death benefit¹ that allows your heirs to stretch their payments out over time

3 Upside potential, downside protection

- Get an account value boost with a vesting bonus on your initial premium
- Enhance that vesting bonus - more than double for some ages and durations - with the protection package
- Plus, earn interest from a fixed account or various indexed interest crediting options

Consult the SOU for complete details.

¹ State variations and conditions may apply.

² Included with optional rider for 0.35% of income base annually.

³ GMWB payments cannot begin until the later of age 50 and one year after issue.

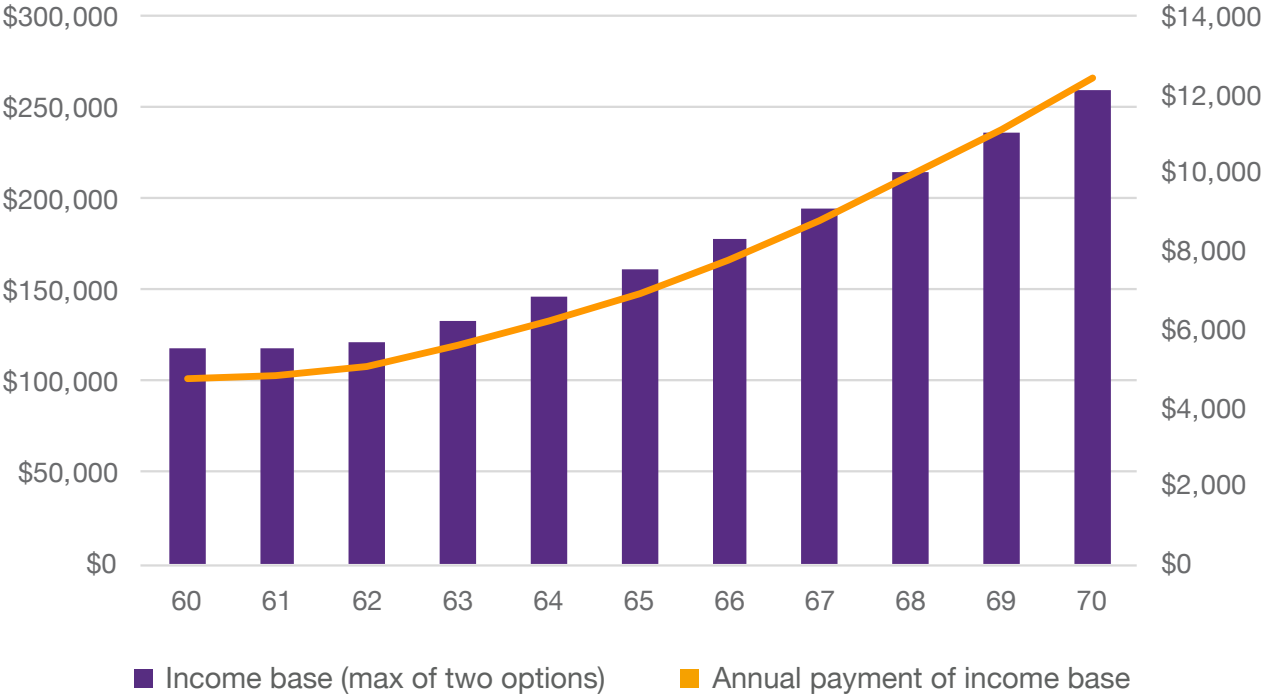
⁴ For a fee of 0.60% of the highest guaranteed death benefit amount.

With Prosperity Elite you get:

- A death benefit for your heirs
- A more predictable way to build your income base¹
- Guaranteed income that you can't outlive in retirement
- Up to double the payment amount¹ if you become impaired
- Plus, access for unexpected health care expenses¹ when you need it most
- The ability to maintain control over your account value (payments without annuitization)

How building a steady stream of lifetime income works

Annual payment can grow two ways:
Increasing payout factors and income base



Assumptions: \$100,000 initial premium, 18% premium bonus paid to income base. A 10% annual roll-up rate added to initial premium. Hypothetical account value growth based on past index performance. Calculation does not include annual rider fee or withdrawals. This hypothetical example is for illustrative purposes only and not intended to be the performance of any specific product.

Growth potential

Vesting bonus on any premium paid in year 1

- Vests over seven, 10 or 14 years, depending on the duration of your policy
- Chart reflects current percentages, subject to change

		Base "enhancement" package		"Protection" package	
		Ages 0-70	Ages 71-85 ³	Ages 0-70	Ages 71-85 ³
7-year¹	All states where approved	4.00%	2.50%	7.00%	5.25%
10-year¹	AR, AZ, CO, DC, FL (0-64), GA, HI, IA, IL, IN, KS, KY, LA, MD, ME, MI, MO, NC, ND, NE, NH, NM, RI, SD, TN, VA, VT, WI, WV and WY	6.00%	3.00%	12.00%	6.50%
	AK, AL, CA, DE, FL (65+), ID, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, PR, SC, TX, UT and WA	5.00%	2.75%	11.00%	5.75%
14-year²	All states where approved	7.00%	4.00%	14.00%	7.50%

¹ Prosperity Elite 7 and 10 are not available in CT or NY.

² Prosperity Elite 14 is not available in AK, AL, CA, CT, DE, FL (65+), ID, MA, MN, MS, MT, NJ, NV, NY, OH, OK, OR, PA, PR, SC, TX, UT or WA.

³ Max issue age in IN is 80.

Interest crediting options

You choose any combination of these potential interest earning options:

A fixed interest option (we set the rate annually; it's guaranteed not to be below 1%)

Several options tied to market indexes:

- Balanced Asset 5 Index™
- Barclays Trailblazer Sectors 5 Index
- Gold Commodity
- GS Global Factor Index
- S&P 500® Index

Each index option is subject to caps, participation rates and/or spreads.

The index options are linked to a market index, but you are not investing directly in the stock market or any index. We protect you from downside risk, and you are guaranteed not to lose money due to market declines.

At the end of each crediting period, any gains are locked in.

The availability of the index options vary from state to state, so please check with your financial or insurance professional.

Key benefits

Guaranteed income with the protection package

If you have selected the protection package, you may receive scheduled income for life as Guaranteed Withdrawal Payments. If you haven't made excess withdrawals in any year, payments will never run out, no matter how long you live, even if your account value is depleted.

You may begin Guaranteed Withdrawal Payments any time after the first contract year, if you are at least 50 years old. The time to start is up to you, and you may stop income payments, and restart them later.

The payment amount is determined by the income base of your account at the time you begin withdrawal payments. The income base is different from your account value and cannot be surrendered or withdrawn.

Your Guaranteed Withdrawal Payments may increase if you become impaired to the extent you are unable to perform at least two out of six activities of daily living. These are defined terms, and may vary from state to state. Increased payments will continue until your account value is depleted or the impairment no longer qualifies you for the benefit. Payments then revert to the original guaranteed income payment.

Prior withdrawals reduce guaranteed income amounts.

Death benefits

The death benefit in the base “enhancement” package is always paid as a lump sum, while the protection package offers either a lump sum or payments over time.

Prior withdrawals reduce death benefit amounts.

Fees

A death benefit and vesting bonus are automatically included in this annuity for a fee of 0.60% of the highest guaranteed death benefit amount each year. This is known as the enhancement package.

If you choose to add the protection package with its optional enhanced guaranteed minimum withdrawal benefit (EGMWB) and enhanced guaranteed minimum death benefit (EGMDB) rider, an additional fee of 0.35% of the income base will be charged annually.

Fees (cont.)

Finally, if you choose to add index option riders, a 1.25% fee will apply. Index option riders may offer the potential for higher caps, higher par rates and/or lower spread rates. Consult the SOU for complete details on options available.

Access for unexpected health care costs

- Home health care¹
- Nursing home care¹
- Terminal illness

¹ Not available in MA.

RMD-friendly annuity

See the SOU for details on surrender charges and MVA.

Access your total account value with no surrender charges or Market Value Adjustment (MVA). If you need home health or nursing home care, or are diagnosed with a terminal illness, you may access your total account value with no surrender charges or MVA. The diagnosis of terminal illness must occur at least one year after the contract is issued. In AK, AL, ID, MN, MS, MT, OR, PA, PR and WA, nursing home care or confinement must begin after the contract effective date. In all other states, nursing home care or confinement must begin at least 1 year after the contract effective date. These are defined conditions and benefits, and availability may vary from state to state.

What is a Required Minimum Distribution (RMD)? An RMD is the amount that qualified plan participants must begin withdrawing at age 73. RMDs are required in order to avoid a penalty from the IRS and will be taxed as regular income. If you need to withdraw above the annual penalty free withdrawal amount for the purpose of an RMD, F&G will waive any surrender charges and market value adjustments.

What is a Market Value Adjustment (MVA)? 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 the rates since the contract was issued. Generally, if rates have risen, the MVA will decrease the surrender value; if they have fallen, the MVA will increase the surrender value.

The MVA does not apply in AK, AL, ID, IL, MN, MO, MS, MT, OR, PA, PR and WA.

Ability to withdraw

You may withdraw your money at any time. We know you may have unexpected opportunities or expenses. You'll have penalty-free access to 10% of the vested account value in starting in year 2. Any other withdrawals will incur withdrawal charges. These consist of surrender charges and MVA.

7-year ¹	1	2	3	4	5	6	7	8+
AR, AZ, CO, DC, FL (0-64), GA, HI, IA, IL, IN, KS, KY, LA, MD, ME, MI, MO, NC, ND, NE, NH, NM, RI, SD, TN, VA, VT, WI, WV, WY	10%	9%	8%	7%	6%	5%	4%	0%
AK, AL, CA, DE, FL (65+), ID, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, PR, SC, TX, UT, WA	9%	9%	8%	7%	6%	5%	4%	0%

10-year ¹	1	2	3	4	5	6	7	8	9	10	11+
AR, AZ, CO, DC, FL (0-64), GA, HI, IA, IL, IN, KS, KY, LA, MD, ME, MI, MO, NC, ND, NE, NH, NM, RI, SD, TN, VA, VT, WI, WV, WY	12%	11%	10%	9%	8%	7%	6%	5%	4%	3%	0%
AK, AL, CA, DE, FL (65+), ID, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, PR, SC, TX, UT, WA	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

14-year ²	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
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	14.75%	13.75%	12.75%	11.75%	10.75%	10%	9%	8%	7%	6%	5%	4%	3%	2%	0%
IN	12.5%	12.5%	12%	11%	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

Annuitization

You don't have to worry about outliving your assets – you always have the option of annuitizing your contract, which means turning your annuity into scheduled payments for life.

If you keep your contract until its maturity date, you must annuitize it then. The maturity date of your Prosperity Elite 7 contract is set when the contract is issued.

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² Prosperity Elite 14 is not available in AK, AL, CA, CT, DE, FL (65+), ID, MA, MN, MS, MT, NJ, NV, NY, OH, OK, OR, PA, PR, SC, TX, UT or WA.

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.

Fidelity & Guaranty Life Insurance Company offers a diverse portfolio of fixed and fixed indexed deferred annuities, immediate annuities and optional additional features. Annuities are long-term vehicles to help with retirement income needs. Before purchasing, consider your financial situation and alternatives available to you. Visit us at fglife.com for more information, and consult a financial or insurance professional who can help you determine the alternatives for your goals and needs.

“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.

Policy form numbers: API-1018 (06-11), ACI-1018 (06-11), ARI-1045 (11-12), ARI-1049 (11-12), ARI-1050 (11-12), ARI-1051 (11-12), OM FPS-VAV (10-07), ARI-1054 (02-13), ARI-1056 (6-13), ARI-1075 (09-15), ICC20-AE-2037 (5-20), ICC20-AE-2038 (5-20), OM TSA 2009, ARI-1065 (11-13), ARI-1066 (12-13), ARI-1068 (03-14), ARI-1060 (11-13), ARI-1061 (11-13), ARI-1062 (11-13), ARI-1063 (11-13), ARI-1057 (08-13).

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. Indexed interest rates are subject to caps, participation rates and/or spreads, which may change at the discretion of F&G.

Interest rates are subject to change.

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.

F&G may change your annuity contract from time to time, to follow federal and state laws and regulations. If this happens, we'll tell you about the changes in writing.

This product is offered on a group or individual basis, as determined by state approval. For group contracts, the group certificate and master contract provide the terms and conditions, which are subject to the laws of the issuing state.

Surrender charges and 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.

Annuities that offer a vesting bonus may have higher fees, longer surrender charge periods, lower interest-crediting rates, lower participation rates, lower cap rates and higher spreads than annuities without vesting bonuses.

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.

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. Please see the SOU for additional details.

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May lose value if surrendered early.

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In New York, products are offered through a wholly owned subsidiary, Fidelity & Guaranty Life Insurance Company of New York. Each company is solely responsible for its contractual obligations.

As a legal reserve company, we're required by state regulation to maintain reserves equal to or greater than guaranteed surrender values.

Ask your financial or insurance professional today about F&G and let's get to work ensuring you have a bright tomorrow.



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