



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 0.90% 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

700,000
people protected

Since 1959, F&G has provided peace-of-mind retirement products. Today, we provide annuities and life insurance for over **700,000 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 ordinary income tax on the interest you've earned only when it's withdrawn or paid out.

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 7% 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 0.90% of income base annually

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

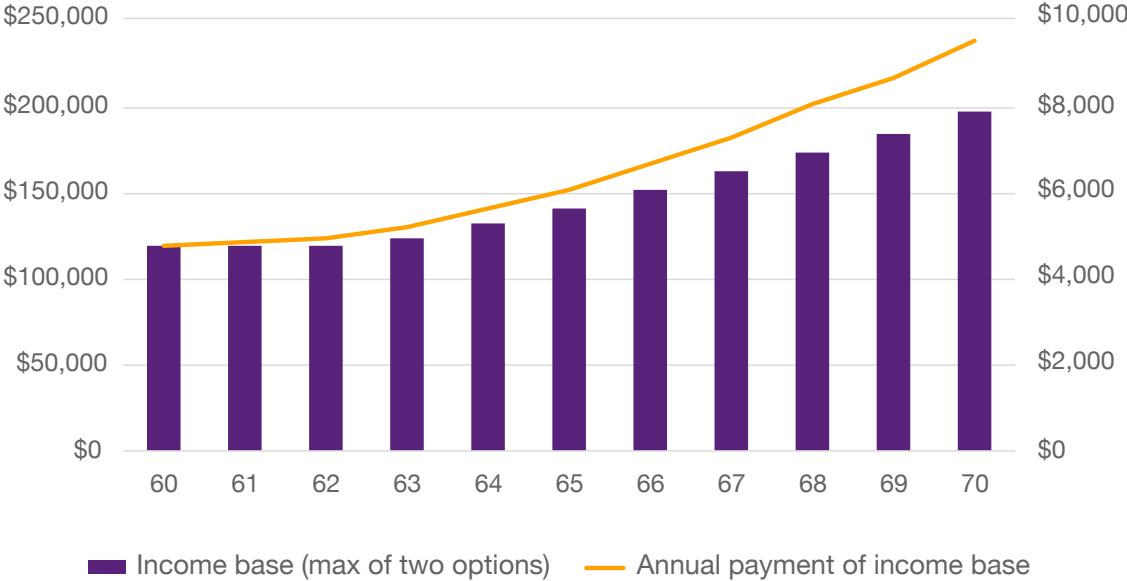
⁴ For a fee of 0.60% of the highest guaranteed death benefit amount

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. 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. Prosperity Elite income base growth is based on credited S&P 500® index values. Yearly index values taken from the period 12/31/2012 - 12/31/2021.

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	2.00%	1.25%	4.00%	3.00%
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	3.00%	1.50%	6.00%	3.25%
	AK, AL, CA, DE, FL (65+), ID, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, PR, SC, TX, UT and WA	2.00%	1.25%	5.00%	2.50%
14-year²	All states where approved	4.00%	2.25%	7.00%	3.75%

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, a fee of 0.90% 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 72. 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, ID, FL (65+), 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, ID, FL (65+), 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.

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.

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.

Form Numbers: API-1018 (06-11), ACI-1018 (06-11), ARI-1056 (06-13), ARI-1054 (02-13), ARI-1045 (11-12), ARI-1049 (11-12), ARI-1050 (11-12), ARI-1052 (11-12), ARI-1066 (12-13), ARI-1011 (02-11), ARI-1068 (03-14), ARI-1065 (11-13), ARI-1040 (11-12), ARI-1075 (09-15).

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, may have additional charges, and are subject to change. 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, subject to 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 a detailed explanation.

Fidelity & Guaranty Life Insurance Company fixed indexed annuities are not sponsored, endorsed, sold, guaranteed, underwritten, distributed or promoted by Goldman Sachs & Co. or any of its affiliates (including Goldman Sachs Asset Management, L.P.), with the exception of any endorsement, sales, distribution or promotion of this product that may occur through its affiliates that are licensed insurance agencies (excluding such affiliates, individually and collectively, "Goldman Sachs") or its third party data providers. Goldman Sachs and its third party data providers make no representation or warranty, express or implied, regarding the advisability of investing in annuities generally or in Fixed Indexed FIAs or the investment strategy underlying such Fidelity & Guaranty Life Insurance Company fixed indexed annuities. Goldman Sachs and its third party data providers do not have any obligation to take the needs of the holders of Fidelity & Guaranty Life Insurance Company fixed indexed annuities into consideration in determining, composing or calculating the GS Global Factor Index. GOLDMAN SACHS DOES NOT GUARANTEE THE ACCURACY AND/OR

COMPLETENESS OF GS GLOBAL FACTOR INDEX OR OF THE METHODOLOGY UNDERLYING THE INDEX, THE CALCULATION OF THE INDEX OR ANY DATA SUPPLIED BY IT FOR USE IN CONNECTION WITH FIDELITY & GUARANTY LIFE INSURANCE COMPANY FIXED INDEXED ANNUITIES. GOLDMAN SACHS EXPRESSLY DISCLAIMS ALL LIABILITY FOR ANY SPECIAL, PUNITIVE, INDIRECT OR CONSEQUENTIAL DAMAGE EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES.

THIRD PARTY DATA IS USED UNDER LICENSE AS A SOURCE OF INFORMATION FOR GS GLOBAL FACTOR INDEX. THIRD PARTY PROVIDER HAS NO OTHER CONNECTION TO GOLDMAN SACHS INDEXES AND SERVICES AND DOES NOT SPONSOR, ENDORSE, RECOMMEND OR PROMOTE ANY GOLDMAN SACHS INDEX OR SERVICES. THIRD PARTY PROVIDER HAS NO OBLIGATION OR LIABILITY IN CONNECTION WITH THE GOLDMAN SACHS INDEX AND SERVICES. THIRD PARTY PROVIDER DOES NOT GUARANTEE THE ACCURACY AND/OR THE COMPLETENESS OF ANY MARKET DATA LICENSED TO GOLDMAN SACHS AND SHALL NOT HAVE ANY LIABILITY FOR ANY ERRORS, OMISSIONS, OR INTERRUPTIONS THEREIN. THERE ARE NO THIRD-PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN THIRD PARTY PROVIDER AND GOLDMAN SACHS. For more information, visit goldmansachsindices.com/products/GSGFI5E.

The Balanced Asset 5 Index™ (the "Index") is the exclusive property of Canadian Imperial Bank of Commerce (Canadian Imperial Bank of Commerce, together with its affiliates, "CIBC"). CIBC has engaged Bloomberg Finance L.P. ("Bloomberg") to maintain and to make certain calculations related to the Index. "Canadian Imperial Bank of Commerce", "CIBC" and "Index" (collectively, the "CIBC Marks") are trademarks or service marks of CIBC. CIBC has licensed use of the Index and the CIBC Marks to Fidelity & Guaranty Life Insurance Company ("FGL") for use in one or more fixed indexed annuities offered by FGL (the "Product(s)"). CIBC is not the issuer of the Products and its sole contractual relationship with FGL is to license the Index and the CIBC Marks to FGL. CIBC developed the Index without considering the needs of FGL or any annuitant. CIBC makes no representation or warranty, express or implied, regarding the Index or its development and has no responsibilities, obligations or liabilities with respect to the inception, adjustment, maintenance, operation or calculation of the Index.

None of CIBC, Bloomberg or any other third-party licensor (collectively, the "Index Parties") to CIBC is acting, or has been authorized to act, as an agent of FGL or has in any way sponsored, promoted, solicited, negotiated, endorsed, offered, sold, issued, supported, structured or priced any Products or provided investment advice to FGL. No Index Party is a fiduciary or agent of any purchaser, seller or holder of any Product, or has made any representation or warranty, express or implied, regarding the advisability of purchasing, selling or holding any Product or the ability of the Index to track corresponding or relative market performance. Purchasers of any Product neither acquire any interest in the Index nor enter into any relationship of any kind whatsoever with any of the Index Parties. No Index Party guarantees the timeliness, accurateness, or completeness of the Index or any data or information relating thereto and shall have no liability in connection with the Index or any data or information relating thereto. No Index Party shall have any liability with respect to any Product, nor any liability for any loss relating to any Product, whether arising directly or indirectly from the use of the Index, its methodology, or otherwise. The selection of the Index as a crediting option under any Product does not obligate FGL to invest annuity premiums in the components of the Index. Any obligation to invest annuity premiums received under the Products are determined solely by FGL.

BLOOMBERG is a trademark and service mark of Bloomberg. Bloomberg and its affiliates are not affiliated with FGL or CIBC. Bloomberg's association with CIBC is to act as the administrator and calculation agent of the Index, which is the property of CIBC. Bloomberg does not guarantee the timeliness, accurateness, or completeness of the Index or any data or information relating thereto and shall have no liability in connection with the Index or any data or information relating thereto.

In calculating the level of the Index, the index methodology deducts a maintenance fee of .85% per year, calculated daily. This fee will reduce the level of the Index and thus the amount of interest, if any, that will be credited to any Product. Furthermore, while the volatility control applied by CIBC as part of the index methodology may result in less fluctuation in rates of return as compared to indices without volatility controls, it may also reduce the overall rate of return for products referencing the Index as compared to other indices not subject to volatility controls. For more information on the Balanced Asset 5 index, see indices.cibccm.com/CIBQB05E.

The "S&P 500 Index" is a product of S&P Dow Jones Indices LLC, a division of S&P Global, or its affiliates ("SPDJI") and has been licensed for use by Fidelity & Guaranty Life Insurance Company. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC, a division of S&P Global ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). These trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Fidelity & Guaranty Life Insurance Company. These annuity products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index.

Barclays Bank PLC and its affiliates ("Barclays") is not the issuer or producer of Fixed Indexed Annuities and Barclays has no responsibilities, obligations or duties to contract owners of Fixed Indexed Annuities. The Index is a trademark owned by Barclays Bank PLC and licensed for use by Fidelity & Guaranty Life Insurance Company as the Issuer of Fixed Indexed Annuities. Fidelity & Guaranty Life Insurance Company as Issuer of Fixed Annuities may for itself execute transaction(s) with Barclays in or relating to the Index in connection with Fixed Indexed Annuities. Contract owners acquire Fixed Indexed Annuities from Fidelity & Guaranty Life Insurance

Company and contract owners neither acquire any interest in the Index nor enter into any relationship of any kind whatsoever with Barclays upon making an investment in Fixed Indexed Annuities. The Fixed Indexed Annuities are not sponsored, endorsed, sold or promoted by Barclays and Barclays makes no representation regarding the advisability of the Fixed Indexed Annuities or use of the Index or any data included therein. Barclays shall not be liable in any way to the Issuer, contract owners or to other third parties in respect of the use or accuracy of the Index or any data included therein.

For more information about Barclays Trailblazer Sectors 5 index, see <http://trailblazer.barclays.com>.

ICE Benchmark Administration Ltd. makes no warranty, express or implied, either as to the results to be obtained from the use of the LBMA Gold Price® and/or the figure at which the LBMA Gold Price stands at any particular time on any particular day or otherwise. ICE Benchmark Administration makes no express or implied warranties of merchantability or fitness for a particular purpose for use with respect to this annuity product. Precious Metals Ltd. owns the LBMA Gold Price trade mark.

The gold price is the USD PM. closing price of gold as printed by The London Bullion Market Association.

Please contact us at 888.513.8797 or visit us at fglife.com for more information.

No bank guarantee.	Not FDIC/NCUA/NCUSIF insured.	May lose value if surrendered early.
--------------------	-------------------------------	--------------------------------------

Your annuity values are guaranteed by Fidelity & Guaranty Life Insurance Company, Des Moines, IA.

F&G offers our series of focused life insurance and annuity products through a network of independent marketing organizations (IMOs) and financial or insurance professionals. We pay the IMO, financial or insurance professional, or firm for selling the annuity to you, and factor that into our contract pricing. Their compensation isn't deducted from your premium.

Insurance products are offered through Fidelity & Guaranty Life Insurance Company in every state, other than New York, as well as the District of Columbia and Puerto Rico. 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.



Experience the Power of Collaborative Thinking

888.513.8797

fglife.com