



Experience  
the Power of  
Collaborative  
Thinking

Fixed Indexed  
**ANNUITY**

# Accelerator Plus<sup>®</sup> & YOU

Dependable growth potential, a bonus and options for guaranteed income

# Looking for retirement income you can count on?

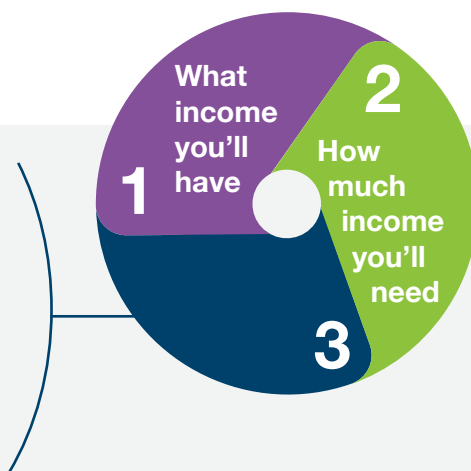
If you have 5-15 years before retirement, now can be a good time to make sure you're on track and to start thinking about how to turn your savings into future retirement income. Talk to your financial representative about:



## 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)<sup>1</sup> gives you a predictable way to build your future retirement **INCOME BASE** for a **RELIABLE STREAM OF LIFETIME INCOME** — without the risk of actually participating in the market.

<sup>1</sup> 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.

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

**This quick reference guide is intended to provide an overview of the Accelerator Plus® 10 and 14 (Accelerator Plus)<sup>1</sup>. 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 **Accelerator Plus** can play an important part in your financial security.



<sup>1</sup> Accelerator Plus 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, WA or VT.

# Is Accelerator Plus a good option for you?

Many Americans use their monthly annuity income to cover essential living expenses in retirement — like food, shelter and taxes. Knowing guaranteed income is there to help cover those household expenses can create a sense of safety in retirement.

## With Accelerator Plus you get:

A **generous vesting bonus** to give your first-year premium an extra boost

Opportunity for **upside potential** to further build your income base

**Guaranteed income** that you can't outlive in retirement

**Increased payment amount** if you become impaired

Plus access for those **unexpected health care expenses**<sup>1</sup> when you need it most

### **Tax-deferred savings**<sup>2</sup>

The ability to **maintain control** over your annuity savings (payments without annuitization)

## 3 reasons you may consider Accelerator Plus

# 1

### **Build an income base**

- You'll get a vesting bonus of up to 10% applied to your income base on all first-year premium<sup>1</sup>.
- Plus you'll have the potential to increase your income base over time according to the performance of market-linked indexes – with no risk of market-based losses.
- Your lifetime income payments are calculated on your annuity's income base.

# 2

### **Steady stream of lifetime income**<sup>3</sup>

- Your payments will never run out no matter how long you live, even if your account value is depleted.
- Impairment multiplier<sup>4</sup> can increase lifetime payment amount by up to 2X if, after year 1, you are ever unable to perform two out of six activities of daily living.

# 3

### **Tax deferral**

- To help your savings work even harder, interest grows tax-deferred.<sup>2</sup> You may have more money to compound and grow.

Consult the SOU for complete details.

<sup>1</sup> State variations and conditions apply.

<sup>2</sup> You pay taxes only when you make withdrawals and receive income in the future.

<sup>3</sup> For a fee.

<sup>4</sup> If specific qualifications for impairment are met (see rider for details) and the account value is greater than zero, withdrawal payments increase by 2X (1.5X if joint contract). Feature is subject to state availability.

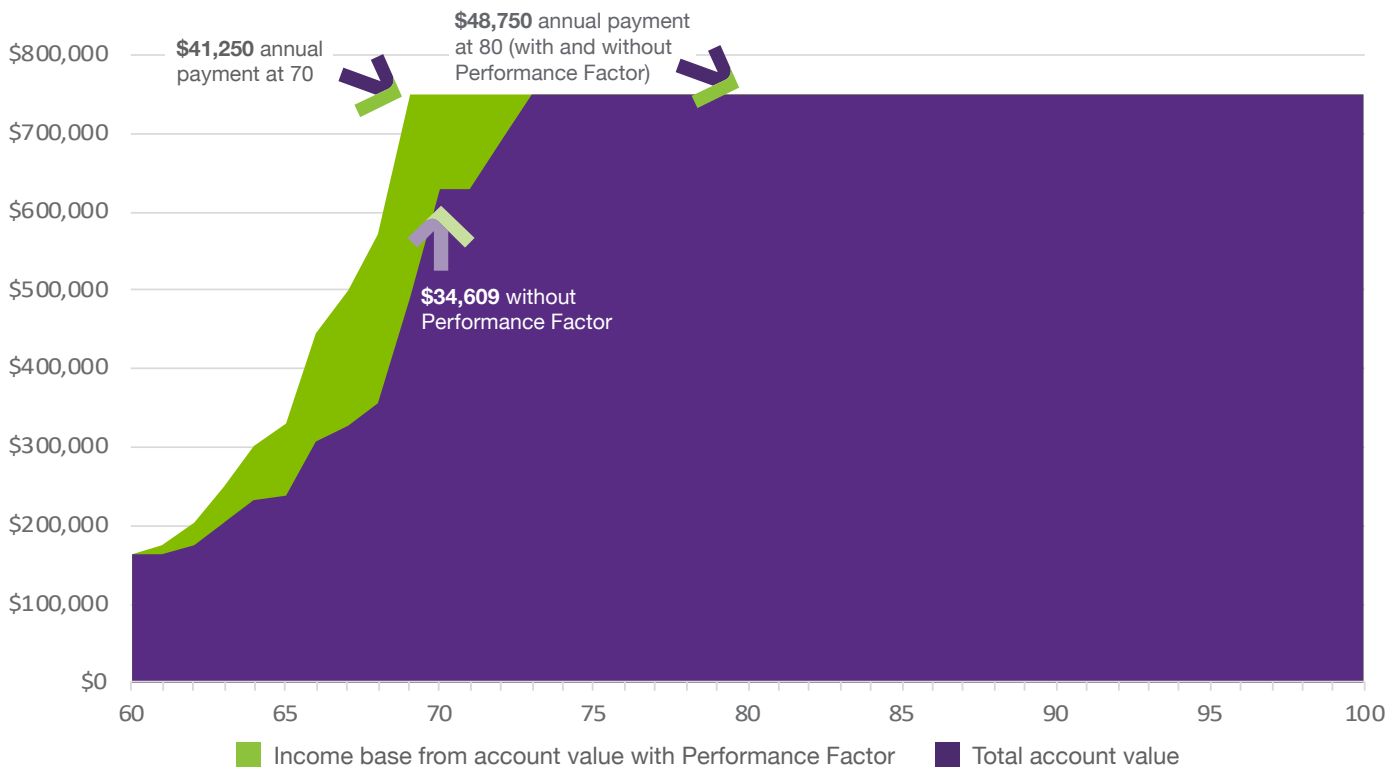
# How the Performance Multiplier can boost your income base

Accelerator Plus features a Performance Multiplier<sup>1</sup> that takes indexed interest credited to your account value and multiplies its effect on your income base.

Your income base is what helps determine your lifetime payment amount when you decide to turn on income.

Over time, the Performance Multiplier can add up to 50% more value to your income base — on top of your account value’s growth potential.

**Income base grows at an accelerated rate**



Assumptions: \$150,000 initial premium. Hypothetical account value growth based on past index performance. Performance Multiplier is 107.5% at issue, and 7.5% is added to the account value for each contract year elapsed, growing the income base up to 175% of account value after the earlier of 10 years or age 85. Calculation does not include annual rider fee or withdrawals. No fees or other charges are factored into the calculations. This hypothetical example is for illustrative purposes only and not intended to be the performance of any specific product. Accelerator Plus income base growth is based on credited S&P 500 index, BlackRock Market Advantage Index, Barclays Trailblazer Sectors 5 Index, and Balanced Asset 5 Index with 25% weighting in each. Yearly index values taken from the period 12/31/2013 - 12/31/2022.

<sup>1</sup> The level of Guaranteed Withdrawal Payment amount is guaranteed for life as long as no Excess Withdrawals are taken. Excess Withdrawals will reduce the Guaranteed Withdrawal Payment amount and in some cases reduce it to zero, terminating the contract.



# About F&G



**1959**  
established

Over  
**800,000**  
people protected

Since 1959, F&G has provided peace-of-mind retirement products. Today, we provide annuities and life insurance for over **800,000 people** across the United States.

Our annuities are designed to **protect your savings** and **provide a steady stream of tax-deferred<sup>1</sup> 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.



<sup>1</sup> You pay ordinary income tax on the interest you've earned only when it's withdrawn or paid out.

# Other considerations

## Vesting bonus

The premium you pay in the first year grows with a vesting bonus.

	75 and under	76 and over
Accelerator Plus 10	9.00%	6.00%
Accelerator Plus 14	10.00%	7.00%

For Accelerator Plus 10, the vesting bonus rate differs in AK, AL, CA, DE, FL (ages 65+), ID, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, SC, TX, UT and WA. The vesting bonus in these states is 7% (ages 0-75) and 5% (ages 76+). In FL, those 64 and under still get the standard 10% bonus for Accelerator Plus 14 and 9% for Accelerator Plus 10. See the SOU for additional details.

**F&G adds a percentage of this vesting bonus to your account each year of the surrender period.**

You may add more premium later, if you like, increasing the amount of premium that may grow over time, though only first-year premium is eligible for this bonus.

## Interest options

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

**Choose from several options for earning interest on your premium:**

- Fixed interest option (with a guaranteed rate)
- Several options tied to market indices:
  - Balanced Asset 5 Index™
  - Balanced Asset 10 Index™
  - Barclays Trailblazer Sectors 5 Index
  - BlackRock Market Advantage Index
  - GS Global Factor Index
  - S&P 500® Index
- Gains locked in at the end of each crediting period

The index options are linked to the market index, but you are not invested directly in the stock market or any index. We protect you from downside risk.

You participate in a portion of the index gain, subject to certain limits called caps, participation rates and/or spreads. More details are available in the SOU.

## Interest options, cont.

Except for BlackRock Market Advantage Index, each index option is available with or without a fee. Index options with a fee may provide higher caps, participation rates and declared rates, or lower spreads than options without fees. The fee is 1.25% of the option's account value at the beginning of the interest crediting period.

## Access for unexpected health care costs

- Home health care<sup>1</sup>
- Nursing home care<sup>1</sup>
- Terminal illness

<sup>1</sup> Not available in MA.

### 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 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.

## Ability to withdraw

### You may withdraw your money at any time.

You'll have penalty-free access to 10% of the vested account value in years 2 through the end of the surrender period. Any withdrawals over this amount will incur surrender charges and MVA.

### Surrender charges

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
<b>Accelerator Plus 10</b>	14%	13%	12%	11%	10%	8%	6%	4%	2%	1%	0%	0%	0%	0%	0%
<b>Accelerator Plus 14</b>	14.75%	13.75%	12.75%	11.75%	10.75%	10%	9%	8%	7%	6%	5%	4%	3%	2%	0%

For both Accelerator Plus 10 and 14, surrender charge percentages may vary by state, by product. Only the 10-year product is available in AK, AL, CA, DE, FL (ages 65+), ID, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, SC, TX, UT and WA. In IN, surrender charges are 12%, 11%, 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 0% for the 10-year and and 12.5%, 12.5%, 12%, 11%, 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0% for the 14-year. For the rest, surrender charges are 9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%.



## **Market Value Adjustment (MVA)**

Any time a withdrawal incurs a surrender charge, an MVA will be applied. 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 and WA.

## **Death benefits**

Your account value is paid as a lump sum death benefit to the beneficiary or beneficiaries you name in your contract.

## **Annuitization**

You don't have to worry about outliving your assets — you can turn your annuity into scheduled payments for life on its maturity date. The maturity date of your annuity is set when it's issued.



**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. 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](http://fglife.com) for more information, and consult a financial or insurance professional who can help you determine the alternatives for your goals and needs.

Policy form numbers: API-1018 (06-11), ACI-1018 (06-11), ICC11-1035 (11-11), ARI-1045 (11-12), ARI-1049 (11-12), ARI-1050 (11-12), ARI-1051 (11-12), ARI-1054 (02-13), ARI-1056 (06-13), ARI-1075 (09-15), ARI-1065 (11-33), AR-1003 (01-11), AR-1004 (01-11), OM FPS - VAV (10-07), ICC11-1036 (11-11), ICC11-1043 (11-11), ICC11-1044 (11-11), ICC11-1045 (11-11), ICC11-1079 (04-14), ICC11-1047 (11-11), ICC11-1084 (11-11), ICC11-1052 (11-11), ICC11-1053 (11-11), ARI-1061 (11-13), ARI-1062 (11-13), ARI-1063 (11-13), ICC15-1007 (11-15), ICC15-1108 (11-15), ICC15-1109 (11-15), ICC15-1110 (11-15), ICC15-1088 (01-15), ICC15-1092(01-15), ICC15-1093 (01-15), ICC15-1002 (01-15).

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

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.

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.

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.

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.

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For more information about Barclays Trailblazer Sectors 5 index, see [indices.barclays/trailblazer5](http://indices.barclays/trailblazer5).

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.

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Take your retirement income to the next level with a fixed indexed annuity from F&G. Talk to your financial professional about Accelerator Plus today!

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