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Interest Rates: Growth & Accumulation FIAs

Effective October 8, 2020

- = No change from the prior month
- = Increase from the prior month
- = Decrease from the prior month

F&G Power Accumulator™ 7

F&G Power Accumulator™ 10

FG AccumulatorPlus® 7

FG AccumulatorPlus® 10

F&G Flex Accumulator™

FG Index-Choice® 10

FGNY Index-Choice® 10

				No Charge	Charge¹	No Charge	Charge¹	No Charge	Charge¹				
Crediting Options	Fixed	Fixed	1.00%	1.00%	1.00%	—	1.00%	—	1.00%	—	1.00%	1.00%	
	S&P 500®	1-Year Point-to-Point Par Rate	—	—	—	35.00%	—	35.00%	—	—	—	—	—
		1-year Monthly Point-to-Point w/Cap	—	—	1.75%	2.50%	1.75%	2.60%	1.60%	2.10%	1.25%	1.60%	
		Monthly Average w/Cap	—	—	3.25%	6.25%	3.50%	6.50%	—	—	2.25%	3.75%	
		1-Year Annual Point-to-Point w/Cap	—	—	3.50%	6.00%	3.75%	6.25%	3.00%	—	2.25%	3.50%	
		2-Year Point-to-Point w/Cap	—	—	—	—	—	—	—	—	5.25%	—	
		3-Year Point-to-Point w/Cap	—	—	—	—	—	—	—	—	9.00%	—	
		1-Year Declared Rate on Gain	—	—	3.25%	5.25%	3.50%	5.25%	—	—	2.00%	—	
										Spread	Par	Spread	Par
		1-Year Annual Point-to-Point w/Spread & Par	—	—	—	—	—	—	3.00%	20.00%	3.00%	30.00%	
	Morgan Stanley Dynamic Rotator	1-Year Annual Point-to-Point w/Spread & Par	—	—	—	—	—	—	0.00%	40.00%	—	—	
		2-Year Annual Point-to-Point w/Spread & Par	—	—	—	—	—	—	0.00%	70.00%	0.00%	85.00%	
	Barclays Trailblazer Sectors 5 Index²	2-Year Point-to-Point w/Spread & Par Rate	—	—	—	—	—	—	0.00%	105%	0.00%	120%	
		2-Year Point-to-Point Spread	—	—	0.00%	0.00%	0.00%	0.00%					
		2-Year Point-to-Point Par Rate	—	—	110%	150%	120%	160%					
			1-year	2-year		1-year	2-year						
			Par	Par	Spread	Par	Par	Spread					
iShares®	Gold Trust (IAU)	21.00%	—	—	23.00%	—	—						
	U.S. Real Estate (IYR)	31.00%	70.00%	5.90%	33.00%	74.00%	5.90%						
	MSCI EAFE (EFA)	30.00%	68.00%	5.90%	32.00%	71.00%	5.90%						
	Core S&P 500® (IVV)	21.00%	45.00%	5.90%	23.00%	48.00%	5.90%						
Balanced Asset 10 Index™		40.00%	100.00%	5.10%	42.00%	100.00%	5.10%						



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Product Features: Growth & Accumulation FIAs

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F&G Flex Accumulator™

FG Index-Choice® 10

FGNY Index-Choice 10®

			Premium Bonus	Premium Bonus
Premium Bonus	Standard	—	3.00% Up-front bonus	2.00%
	Lite		2.50% Up-front bonus	
Guaranteed Minimum Death Benefit Rider	Add-on Factor	Ages 0-69	200%	
		Ages 70+	150%	
	Max Annual Growth Rate	10.00%		
	Rider Fee	0.00%		



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Interest Rates: Income FIAs

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 = Increase from the prior month
 = Decrease from the prior month

Prosperity Elite® 7
 Prosperity Elite® 10
 Prosperity Elite® 14
 Performance Pro®
 Accelerator Plus® 10
 Accelerator Plus® 14
 Safe Income Plus®

						No Charge	Charge ¹	No Charge	Charge ¹			
Crediting Options	Fixed	Fixed	1.50%	1.50%	1.50%	1.50%	—	1.50%	—	1.00%		
	S&P 500®	1-Year Point-to-Point Par Rate	—	—	—	—	—	40.00%	—	35.00%	—	
		1-year Monthly Point-to-Point w/Cap	1.85%	1.85%	1.85%	1.50%	1.60%	2.35%	1.50%	2.35%	1.10%	
		Monthly Average w/Cap	4.25%	4.25%	4.25%	—	—	—	—	—	2.00%	
		1-Year Annual Point-to-Point w/Cap	4.00%	4.00%	4.00%	3.25%	3.50%	6.25%	3.25%	6.00%	2.00%	
		2-Year Point-to-Point w/Cap	—	—	—	7.50%	—	—	—	—	—	
		3-Year Point-to-Point w/Cap	—	—	—	13.00%	—	—	—	—	—	
		1-Year Declared Rate on Gain	3.50%	3.50%	3.50%	—	3.25%	5.25%	3.00%	5.00%	1.75%	
	Barclays Trailblazer Sectors 5 Index	2-Year Point-to-Point Spread	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		
		2-Year Point-to-Point Par Rate	125%	120%	120%	100%	120%	145%	120%	145%		
Gold Commodity	1-Year Point-to-Point w/Cap	5.50%	5.50%	5.50%	4.50%							



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Product Features: Income FIAs

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			Prosperity Elite® 7		Prosperity Elite® 10		Prosperity Elite® 14		Performance Pro®		Accelerator Plus® 10		Accelerator Plus® 14		Safe Income Plus®		
			Enhancement Package	Protection Package	Enhancement Package	Protection Package	Enhancement Package	Protection Package	Enhancement Package	Protection Package	Enhancement Package	Protection Package	Enhancement Package	Protection Package	Enhancement Package	Protection Package	
Premium Bonus ³	Standard	Ages 0-75 (Prosperity Elite Ages 0-70)	2.00%	4.00%	3.00%	6.00%	4.00%	7.00%	9.00%	5.00%	6.00%	7.00%					
		Ages 76+ (Prosperity Elite Ages 71+)	1.25%	3.00%	1.50%	3.25%	2.25%	3.75%	5.00%	3.25%	3.75%						
	Lite	Ages 0-75 (Prosperity Elite Ages 0-70)	2.00%	4.00%	2.00%	5.00%	—	—	7.00%	3.00%	—	6.00%					
		Ages 76+ (Prosperity Elite Ages 71+)	1.25%	3.00%	1.25%	2.50%	—	—	4.00%	2.25%	—						
Guaranteed Minimum Withdrawal Benefit Rider	Annual Roll-Up Rate		—	5.00%	—	5.00%	—	5.00%	2.75% +add-on rate	5.00% Performance factor ⁵	5.00% Performance factor ⁵	6.00%					
	Income base bonus (All Issue Ages)	Standard	Ages 0-75	—	18.00% ⁸	—	18.00% ⁸	—	18.00% ⁸	—	5.00%	6.00%	7.00%				
		Ages 76+	—	18.00% ⁸	—	18.00% ⁸	—	18.00% ⁸	—	3.25%	3.75%						
		Lite States	Ages 0-75	—	18.00% ⁸	—	18.00% ⁸	—	18.00% ⁸	—	3.00%	—	6.00%				
Ages 76+		—	18.00% ⁸	—	18.00% ⁸	—	18.00% ⁸	—	2.25%	—							
Rider Fee			—	0.90% ⁴	—	0.90% ⁴	—	0.90% ⁴	1.30%	1.15%	1.15%	1.15%					
Guaranteed Minimum Death Benefit Rider	Roll-Up Rate	Lump Sum	4.00% ⁵	4.00% ⁶	4.00% ⁵	4.00% ⁶	4.00% ⁵	4.00% ⁶									
		Payable Over Time	—	5.00% ⁷	—	5.00% ⁷	—	5.00% ⁷	5.00% ⁷								
	Income-base bonus			—	18.00% ⁸	—	18.00% ⁸	—	18.00% ⁸								
	Rider Fee			0.60%	0.60% ⁴	0.60%	0.60% ⁴	0.60%	0.60% ⁴								



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Interest Rates & Product Features: FG Retirement Pro[®]

Effective October 8, 2020

FG Retirement Pro[®] is an annuity primarily designed to provide an income stream, one guaranteed for life through its Guaranteed Minimum Withdrawal Benefit (GMWB) feature.

	Fixed Rate	1.00%	
		Benefit Base Only	
Premium Bonus³	Standard	4.00%	
	Lite	3.00%	
Guaranteed Minimum Withdrawal Benefit Rider	Income Base Bonus (All Issue Ages)	Standard	4.00%
		Lite	3.00%
	Rider Fee		0.00%
Benefit Base Crediting Options	S&P 500	1-year Monthly Point-to-Point Cap	3.35%
		1-year Monthly Average Cap	18.00%
		1-year Annual Point-to-Point Cap	7.75%
	Fixed Interest Rate		4.00%
	Minimum Benefit Value Interest Rate		3.50%



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Interest Rates: FG Guarantee Platinum Series

Effective October 8, 2020

The FG Guarantee Platinum MYGA 3, 5 & 7 is a single premium, fixed deferred annuity featuring a competitive 3, 5 and 7 year interest rate guarantee.

	3-Year	5-Year	7-Year
Fixed Rate	2.10% ⁹	2.75% ⁹	2.90% ⁹



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Disclosures

Effective October 8, 2020

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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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All rates, bonuses and fees are current as of the date of this document and subject to change for new issues at the sole discretion of the company. See Saleslink for current rates. Product availability and features may vary by state as indicated in the State Availability table and on [SalesLink](#).

Annuities that offer bonus interest features may have higher fees and charges, longer surrender charge periods, lower credited interest rates and/or lower cap rates than annuities that do not provide the bonus feature.



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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-1056(03-13), ARI-2007(12-18), ARI-2019(04-19), AR-1003(1-11), AR-1004(1-11), ICC11-1036(11-11), ICC11-1043(11-11), ICC11-1044(11-11), ICC11-1045(11-11), ICC18-2007(12-18), ICC19- ARI-2019(4-19), ICC11-1052(11-11), ICC11-1053(11-11), ARI-1061(11-13), ARI-1062(11-13), ICC15-1007(11-15), ICC15-1108(11-15), ICC15-1109(11-15), et al.

Policy form numbers: ACI-1074 (01-15), API- 018 (06-11), ACI- 1018 (06-11), ARI- 1046 (11-12), ARI- 1054 (02-13), ARI- 1040 (11-12), ARI- 1068 (03-14), ARI- 1065 (11-13), ARI- 1039 (11-12); et al. Subject to state availability. Certain restrictions apply.

Form Numbers: API-1018 (06-11), ACI-1018 (06-11), FGL SPDA-MY-F (7-04), NY FPDEIA-10 (09-11), API-1074 (01-15), ACI-1074 (01-15), ARI-1056 (06-13), OM SPIA-C (01-10) , OM SPIA (01-10); et. al.

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¹The current rider charge is 1.25%.

²**Flex Accumulator on Barclays Trailblazer Sectors 5 Index:**
Not available in IA, NH

³Vesting bonus unless otherwise noted.

⁴**Rider charge for Protection Package**

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.

⁵**Accelerator Plus® 10, 14**

Income Base is equal to the greater of:

- 5% annual compound rollup; or
- Account Value multiplied by the Performance Multiplier.

The Performance Multiplier is equal to 105% at issue and increases by the Performance Factor of 5% annually. At the end of 10 years, the Income Base will be 150% above Account Value, capped at 500% of premiums paid in the first contract year.

GMDB and GMWB Riders for Prosperity Elite 7,10,14

⁶Simple interest lump sum payment

⁷Compound interest benefit paid out over 5 years, for issue ages 71+, benefit will be paid over 10 years.

⁸Income Base Bonus applies to one of two benefit base calculations and may not apply; please see brochure and/or statement of understanding for additional information.

⁹**FG Guarantee-Platinum® 3, 5, 7**

Fixed interest rates apply to these products. For FG Guarantee-Platinum® 3, 5, and 7, the interest rate is guaranteed for the first 3, 5, or 7 years respectively.

State Availability for Florida

¹⁰Reduced surrender charges apply to clients age 65+

¹¹Product available to clients ages 0-64 only

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