



Fixed Indexed  
**ANNUITY**

# F&G Power Accumulator<sup>®</sup>

# & YOU

Unleashing the power of  
exchange-traded funds (ETFs)  
in a fixed indexed annuity

Built in partnership with:

**iShares**<sup>®</sup>

by BlackRock

# Looking for protection and growth potential for your savings?

When it comes to your hard-earned retirement savings, does the **thought of letting your money ride with the ups and downs of the stock market make you uneasy?**

A fixed indexed annuity (FIA) from F&G is a conservative solution that could be a good fit. It offers **protection** from market losses and principal **growth potential** based on a market index (like the S&P 500®) — without the risk of being invested in the market. Plus, it's a way to protect your legacy for heirs.



# What is an annuity?

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

## Premium

You pay a premium (think of it as your principal) to F&G.

## Promise

In exchange for your premium, F&G provides an annuity contract that outlines the benefits and guarantees you receive, and our promise to look after your money.

## Policy

Your financial professional will help you select the policy that best meets your needs:

- Downside protection and growth potential
- Guaranteed lifetime retirement income

**This quick reference guide is intended to provide an overview of F&G Power Accumulator® 7 and 10 (Power Accumulator). 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 acknowledgment to confirm you've read the SOU. If there is any conflict between this guide and the SOU, the SOU prevails.

Read on and learn how **Power Accumulator** can play an important part in your financial security.

# Is F&G Power Accumulator a good option for you?

An FIA provides the potential to earn interest linked to the return of an external index. It uses a formula, subject to certain limitations, to credit interest on your account value based on changes in a market index (like the S&P 500®) with no downside market risk.



## With Power Accumulator you get:

- **100% downside protection** from market declines
- **Interest growth potential**
- **Automatically locked in** interest gains each crediting period
- **Tax-deferred savings**<sup>1</sup>
- **Plus, access for unexpected health care expenses** when you need it most

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

# 3 reasons you may consider Power Accumulator

1

## Downside protection from market risk

You are guaranteed not to lose money due to market declines

2

## Interest growth potential

Choose from several options for earning interest on your premium:

Fixed	Exchange-traded funds (ETFs)
One fixed interest option (with a guaranteed rate)	Several indexed interest crediting options tied to specific ETFs
<b>Volatility control</b>	
Balanced Asset 5™, BlackRock® Market Advantage Index, Balanced Asset 10™ and Morgan Stanley US Equity Allocator indexes aim to maximize returns while targeting 5, 6, 10 or 12% volatility, respectively	

### Any interest gains are locked in at the end of each crediting period.

This means you'll never have to worry about losing the locked-in interest gains you've earned, even if there's a market downturn in the future.

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

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

3

## Tax deferral

To help your savings work even harder, interest grows tax-deferred.<sup>1</sup>

You may have more money to compound and grow.

Consult the SOU for complete details.

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

# Interest growth potential powered by ETFs

Within Power Accumulator, you can benchmark the growth potential of your account value to indexes linked to BlackRock® iShares® along with S&P 500® and Nasdaq-100®, without actually investing your savings directly in the indexes. That means, your premium is always 100% protected from losses due to market downturns.

You choose to allocate premium to one, or a combination of, interest crediting options linked to:

		Ticker	ETF	Live date	Years available
4 ETFs	EQUITY	IVV	iShares® Core S&P 500®	2000	22
		EFA	iShares® MSCI EAFE	2001	21
	ALTERNATIVE	IYR	iShares® U.S. Real Estate	2000	23
		IAU	iShares® Gold Trust	2005	18
Exclusive <b>Balanced Asset 5 &amp; 10</b> Indexes comprised of ETFs	MULTI-ASSET	IVV	iShares® Core S&P 500®	2000	22
		TLT	iShares® 20+ Year Treasury Bond	2002	20
Exclusive <b>BlackRock Market Advantage Index</b> comprised of ETFs	MULTI-ASSET	IVV	iShares® Core S&P 500®	2000	22
		EFA	iShares® MSCI EAFE	2001	21
		EEM	iShares® MSCI Emerging Markets	2003	20
		HYG	iShares® iBoxx \$ High Yield Corporate Bond	2007	16
		EMB	iShares® JPM USD Emerging Market Bond	2007	15
		TLT	iShares® 20+ Year Treasury Bond	2002	20
		TIP	iShares® TIPS Bond	2003	19
		SHY	iShares® 1-3 Year Treasury Bond	2002	20
		GSG	iShares® S&P GSCI Commodity-Indexed Trust	2006	17
Exclusive <b>Morgan Stanley US Equity Allocator Index</b> comprised of all US-based indexes	EQUITY	Constituents		Live date	Years available
		S&P 500® Rolling futures exposure		1982	42
		Nasdaq-100® Rolling futures exposure		1999	25

For the BlackRock Market Advantage Index, on a daily basis, ETFs from the above list are chosen in a multi-step volatility control procedure intended to achieve the target volatility of 6%. The BlackRock Market Advantage Index also includes a cash constituent, which earns a return based on a notional interest rate. The notional interest rate is set equal to the effective Federal Funds rate.



## What are **exchange-traded funds (ETFs)**?

ETFs trade like stocks but can track an index, like the S&P 500®. They can be built from a wide range of investments and sectors and they combine some of the features of stocks and mutual funds: the liquidity of stocks, and the diverse holdings of mutual funds.

## BlackRock is a leading provider

BlackRock draws on the knowledge of its investment teams in 35 countries to professionally manage the largest investment fund in the world. BlackRock offers iShares ETFs, the broadest range of ETFs. Learn more about iShares ETFs at [iShares.com](https://www.ishares.com).

Ask your financial or insurance professional today about the potential interest earning options F&G benchmarks to iShares ETFs from BlackRock.

**iShares**  
by BlackRock

**\$11.6T<sup>1</sup>**  
BlackRock AUM  
across asset classes

**20+ YEARS**  
iShares has been the  
leading provider of ETFs



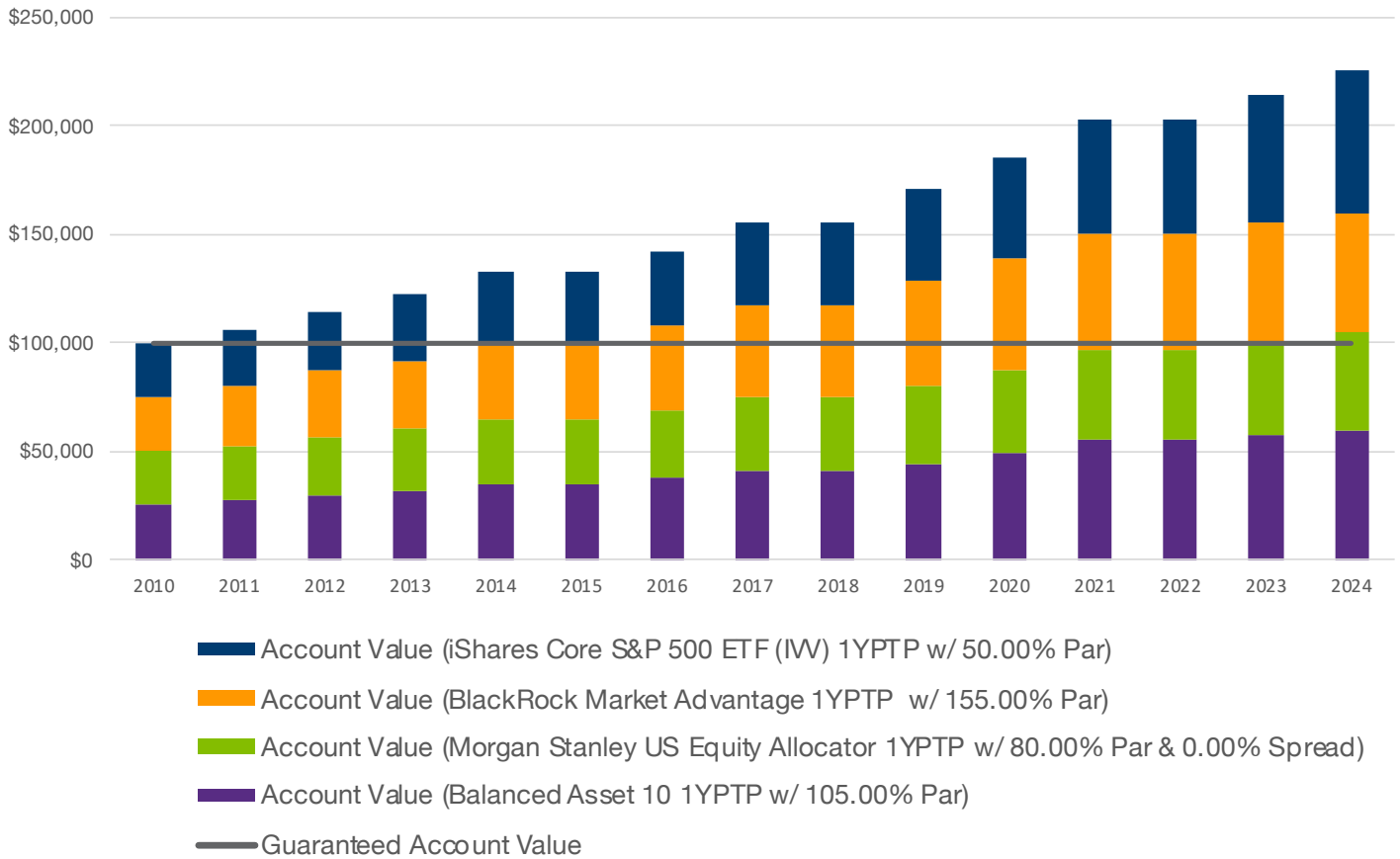
**23,000**  
EMPLOYEES

**\$4.2T<sup>1</sup>**  
iShares AUM across  
asset classes

<sup>1</sup> BlackRock 2024 Annual Report

# How Power Accumulator can help index options work

FIA hypothetical performance with various indexes



The above graph is based on index data for the period 12/31/2010 - 12/31/2024 and assumes no fees, charges or withdrawals are taken during this period. Index performance is not indicative of future results. The index does not reflect dividends paid on underlying stocks. The hypothetical performance of this FIA assumes a \$100,000 premium. Allocation: 25% in one-year point-to-point indexed crediting option with the Balanced Asset 10 index with 105% Par, 25% in one-year point-to-point indexed crediting option with the Morgan Stanley US Equity Allocator index with 80% Par and 0% Spread, 25% in one-year point-to-point indexed crediting option with the BlackRock Market Advantage index with 155% Par, and 25% in one-year point-to-point indexed crediting option with the Core S&P 500 ETF (IVV) with 50% Par. Index values are simulated for Balanced Asset 10 (prior to August 2019), Morgan Stanley US Equity Allocator (prior to November 2023), and BlackRock Market Advantage (prior to January 2023). Simulated returns are capped at 8% annually. Guaranteed account value assumes 0.00% interest credit in all years. This example uses Power Accumulator® 10 rates effective January 8th, 2025 on all assumptions except the Morgan Stanley US Equity Allocator one-year point-to-point (rates effective February 10th, 2025) and may not reflect the cap, par or spread rates currently available and is for illustrative purposes only.

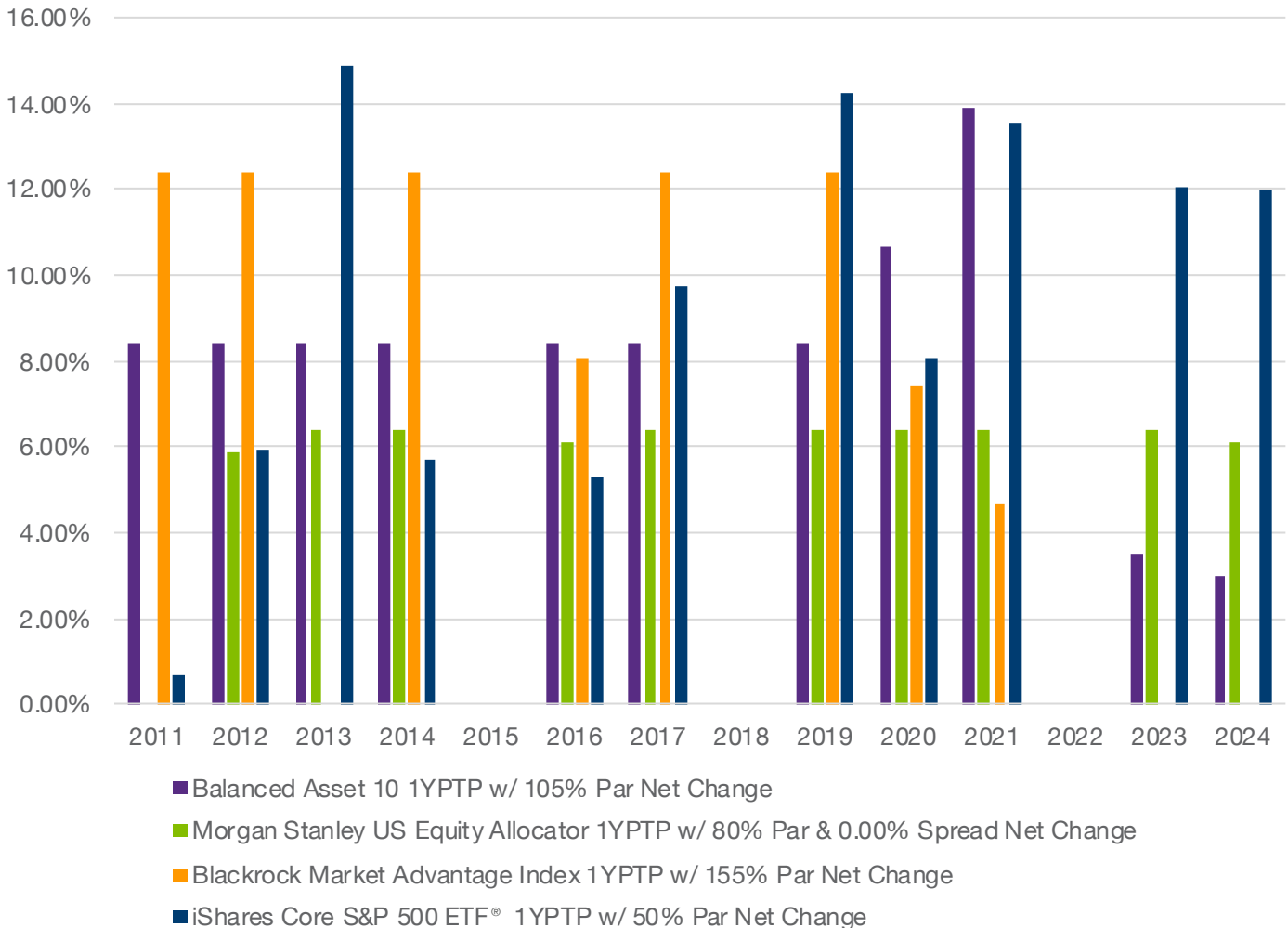
## Downside protection, upside potential can combine for steady growth

No matter what's going on in the world or how the underlying indexes you choose perform, you can never lose your premium or previously credited indexed interest gains due to market downturns.

As you can see in the example on page eight and below, even in down years, the account value at least stayed even.

That protection, paired with the upside potential of market-linked indexes, can help you find the steady growth you seek.

### Index annual net changes



The above graph is based on index data for the period 12/31/2010 - 12/31/2024 and assumes no fees, charges or withdrawals are taken during this period. Index performance is not indicative of future results. The index does not reflect dividends paid on underlying stocks. The hypothetical performance of this FIA assumes a \$100,000 premium. Allocation: 25% in one-year point-to-point indexed crediting option with the Balanced Asset 10 index with 105% Par, 25% in one-year point-to-point indexed crediting option with the Morgan Stanley US Equity Allocator index with 80% Par and 0% Spread, 25% in one-year point-to-point indexed crediting option with the BlackRock Market Advantage index with 155% Par, and 25% in one-year point-to-point indexed crediting option with the Core S&P 500 ETF (IVV) with 50% Par. Index values are simulated for Balanced Asset 10 (prior to August 2019), Morgan Stanley US Equity Allocator (prior to November 2023), and BlackRock Market Advantage (prior to January 2023). Simulated returns are capped at 8% annually. Guaranteed account value assumes 0.00% interest credit in all years. This example uses Power Accumulator® 10 rates effective January 8th, 2025 on all assumptions except the Morgan Stanley US Equity Allocator one-year point-to-point (rates effective February 10th, 2025) and may not reflect the cap, par or spread rates currently available and is for illustrative purposes only.

# Other considerations

## 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, CT, 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 total 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

### Power Accumulator 7

Contract year	1	2	3	4	5	6	7	8+
All states where approved except as noted below	9%	9%	8%	7%	6%	5%	4%	0%
IN	10%	9%	8%	7%	6%	5%	4%	0%

### Power Accumulator 10

Contract year	1	2	3	4	5	6	7	8	9	10	11+
All states where approved except as noted below	12%	11%	10%	9%	8%	7%	6%	5%	4%	3%	0%
AK, AL, CA, CT, DE, FL (65+), ID, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

For both F&G Power Accumulator 7 and 10, surrender charge percentages may vary by state, by product. 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 rates since contract issuance. Generally, if rates have risen, the MVA will decrease surrender value; if rates have fallen, it will increase surrender value. MVA does not apply in AK, AL, CT, ID, IL, MN, MO, MS, MT, OR, PA or WA.

## RMD-friendly annuity

See the SOU for details on surrender charges and MVA.

**What is 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 annuity penalty-free withdrawal amount for the purpose of an RMD, F&G will waive any surrender charges and MVAs.

**What is a 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 the rates have risen, the MVA will decrease the surrender value; if they have fallen, the MVA will increase the surrender value. The MVA may not apply in all states. See the SOU for details.

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

## Death benefit

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.

# About F&G



**1959**  
established

Over **1,000,000**  
people protected

Since **1959**, F&G has been committed to helping Americans turn their aspirations into reality. Today, we are a leading provider of retirement and life insurance solutions and protect over **1,000,000 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. (FNF), a Fortune 500 company.



We credit our **Top Workplace** awards to our employees' shared cultural values:

- Collaborative
- Dynamic
- Authentic
- Empowered



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

**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.

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

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 in writing about the changes.

F&G does not offer tax or legal advice. Consult a tax professional regarding your specific situation.

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-1052(11-12), ARI-1056(06-13), ARI-1075(09-15), ARI-1082, ICC20-AE-2037(5-20), ICC20-AE-2038(5-20), OM TSA 2009, ICC11-1036(11-11), ICC11-1043(11-11), ICC11-1044(11-11), ICC11-1045(11-11), ICC11-1042(11-11), ICC11-1054(11-11), AE-2005(10-18), ARI-2018(3-19), ARI-1062(11-13), ICC19-ARI-2018(3-19), ICC15-1109(11-15).

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.

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 state where issued.

Surrender charges and an 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.

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 Statement of Understanding for a detailed explanation.

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None of CIBC, BISL or any other third-party licensor (collectively, the “Index Parties”) to CIBC is acting, or has been authorized to act, as an agent of F&G or has in any way sponsored, promoted, solicited, negotiated, endorsed, offered, sold, issued, supported, structured or priced any Products or provided investment advice to F&G. 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 Indexes to track corresponding or relative market performance. Purchasers of any Product neither acquire any interest in the Indexes 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 Indexes or any data or information relating thereto and shall have no liability in connection with the Indexes 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 Indexes, its methodologies or otherwise. The selection of an Index as a crediting option under any Product does not obligate F&G to invest annuity premiums in the components of such Index. Any obligation to invest annuity premiums received under the Products are determined solely by F&G.

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In calculating the level of the Balanced Asset 10 index and level of the Balanced Asset 5 index, the index methodology deducts a maintenance fee of 0.85% per year, calculated daily. This fee will reduce the level of each 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 indexes without volatility controls, it may also reduce the overall rate of return for products referencing one of the Indexes as compared to other indexes not subject to volatility controls.

For more information on the Balanced Asset 10 index, see [indices.cibccm.com/CIBQB10E](https://indices.cibccm.com/CIBQB10E). For more information on the Balanced Asset 5 index, see [indices.cibccm.com/CIBQB05E](https://indices.cibccm.com/CIBQB05E).

Morgan Stanley US EQUITY ALLOCATOR Index (the “Index” or “MSUA index”) is the property of Morgan Stanley & Co. LLC.

Any product that is linked to the performance of the Index is not sponsored, endorsed, sold or promoted by Morgan Stanley & Co. LLC, or any of its affiliates (collectively, “Morgan Stanley”). Neither Morgan Stanley nor any other party (including without limitation any calculation agents or data providers) makes any representation or warranty, express or implied, regarding the advisability of purchasing any product linked to this Index. In no event shall Morgan Stanley have any liability for any special, punitive, indirect or consequential damages including lost profits, even if notified of the possibility of such damages. The Index is the exclusive property of Morgan Stanley. Morgan Stanley and the Index are service marks of Morgan Stanley and have been licensed for use for certain purposes by fidelity and guaranty life insurance (“licensee”). Neither Morgan Stanley nor any other party has or will have any obligation or liability to owners of this product in connection with the administration or marketing of this product, and neither Morgan Stanley nor any other party guarantees the accuracy and/or the completeness of the Index or any data included therein.

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In calculating the performance of the Index, Morgan Stanley deducts, on a daily basis, a servicing cost of 0.85% per

annum. This reduces the positive change or increase the negative change in the Index level and thus decreases the return of any product linked to the Index. The Index applies a bespoke volatility control mechanism to identify changing market conditions using intraday data and stabilize the overall level of risk of the Index. The volatility control calculation applied by Morgan Stanley as part of the Index's methodology may decrease the Index's performance and thus the return of any product linked to the Index. In addition, because the volatility control calculation is expected to reduce the overall volatility of the Index, it will also reduce the cost of hedging certain products linked to the Index.

Morgan Stanley may transact derivative transactions linked to the Index. Potential purchasers of products linked to this Index should refer to the full offering document for important information concerning such products, including the related risk factors and make their own appraisal of the risks and suitability of such products.

**Please contact us at 888.513.8797 or visit us at [fglife.com](http://fglife.com) for more information.**

**No bank guarantee.**

**Not FDIC/NCUA/NCUSIF insured.**

**May lose value if surrendered early.**



**Discover the power of downside protection and growth potential in a fixed indexed annuity. Talk to your financial professional about Power Accumulator today!**

## **F&G Power Accumulator<sup>®</sup> is 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.**



**888.513.8797**

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