



Experience
the Power of
Collaborative
Thinking

Fixed Indexed Annuity Portfolio Matrix

Our products protect your client's savings from market risks, while giving them market upside with tax deferral.

What is a Fixed Indexed Annuity?

A fixed indexed annuity (FIA) is a long-term savings tool that provides the potential to earn interest linked to the return of an index with no risk of loss due to market downturns.

If your clients are interested in **growing their savings** based on a market index – **without the risk** of actually participating in the market – an FIA may be a good choice. An FIA uses a formula, subject to a cap, spread, and/or participation rate, to **credit interest** based on changes in a market index. A fixed indexed annuity also provides a minimum guarantee, so you can't lose money due to market downturns.



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Accumulation Products

F&G Flex Accumulator[®]

F&G Power Accumulator[®] 7 & 10

FG AccumulatorPlus[®] 7 & 10

FG Index-Choice[®] 10



Annuity Portfolio Matrix

Product information is effective as of June 21, 2021

Product	F&G Flex Accumulator (FPDA)
Issue Ages	Non-qualified: 0 - 85 / Qualified: 18 - 85
Minimum Premiums	Non-qualified / Qualified: \$10,000
Premium Bonus	N/A
Surrender Charge Schedule By year (%)	10 Years: 12.00, 11.00, 10.00, 9.00, 8.00, 7.00, 6.00, 5.00, 4.00, 3.00, 0.00 ¹
Market Value Adjustment²	Applies during the Surrender Charge Period
Interest Crediting Options	<ul style="list-style-type: none"> • Two-year Barclays Trailblazer Sectors 5 Point-to-Point with a spread and participation rate (with and without 1.25% charge)³ • One-year Morgan Stanley Dynamic Rotator Annual Point-to-Point with a spread and participation rate • Two-year Morgan Stanley Dynamic Rotator Point-to-Point with a spread and participation rate (with and without a 1.25% charge)³ • One-year S&P 500[®] Annual Point-to-Point with a cap • One-year S&P 500[®] Annual Point-to-Point with a spread and participation rate (with and without a 1.25% charge) • One-year S&P 500[®] Monthly Point-to-Point with a cap (with and without a 1.25% charge) • Fixed
Free Withdrawals	10% of initial premium starting at issue
Death Benefit	<p>Paid as a lump sum, greatest of:</p> <ul style="list-style-type: none"> • Account value • Minimum guaranteed surrender value OR: <p>Enhanced death benefit rider at no charge</p> <ul style="list-style-type: none"> • Interest multiplier <ul style="list-style-type: none"> • Issue ages 0-69, two times the interest crediting rate for the death benefit base of the account value • Issue ages 70+, 1.5 times the interest crediting rate for the death benefit base of the account value • Tailor payments over five years or longer
Surrender Charge Waivers Available	Home Health Care ⁴ , Nursing Home ⁴ , Terminal Illness

¹ The following states follow an alternate surrender charge schedule: AK, AL, CA, DE, FL (for ages 65 and above), ID, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, SC, TX, UT & WA. For these states, the surrender charge schedule is: 9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%.

² Not applicable in AK, AL, CT, ID, IL, MN, MO, MS, MT, OR, PA and WA.

³ Not available in NH.

⁴ Not available in MA.



Annuity Portfolio Matrix

Product information is effective as of June 21, 2021

Product	FG Power Accumulator 7 (FPDA)	F&G Power Accumulator 10 (FPDA)
Issue Ages	Non-qualified: 0 - 85 (80 in IN) / Qualified: 18 - 85 (80 in IN)	Same
Minimum Premiums	Non-qualified / Qualified: \$10,000	Same
Premium Bonus	N/A	N/A
Surrender Charge Schedule By year (%)	7 Years: 9.00, 9.00, 8.00, 7.00, 6.00, 5.00, 4.00, 0.00	10 Years: 12.00, 11.00, 10.00, 9.00, 8.00, 7.00, 6.00, 5.00, 4.00, 3.00, 0.00 ¹
Market Value Adjustment²	Applies during the Surrender Charge Period	Same
Interest Crediting Options	<ul style="list-style-type: none"> • Balanced Asset 5 Index™ (CIBQB05E) <ul style="list-style-type: none"> • One-year Annual Point-to-Point (par rate) • One-year Annual Point-to-Point (par rate, with a 1.25% charge) • Two-year Annual Point-to-Point (spread & par rate)³ • Two-year Annual Point-to-Point (par rate, with a 1.25% charge)³ • Balanced Asset 10 Index™ (CIBQB10E) <ul style="list-style-type: none"> • One-year Annual Point-to-Point (par rate) • Two-year Annual Point-to-Point (spread & par rate)³ • iShares Core S&P 500 ETF (IVV) <ul style="list-style-type: none"> • One-year Annual Point-to-Point (par rate) • Two-year Annual Point-to-Point (spread & par rate)³ • iShares MSCI EAFE ETF (EFA) <ul style="list-style-type: none"> • One-year Annual Point-to-Point (par rate) • Two-year Annual Point-to-Point (spread & par rate)³ • iShares U.S. Real Estate ETF (IYR) <ul style="list-style-type: none"> • One-year Annual Point-to-Point (par rate) • Two-year Annual Point-to-Point (spread & par rate)³ • iShares Gold Trust (IAU) <ul style="list-style-type: none"> • One-year Annual Point-to-Point (par rate) • Fixed 	Same
Free Withdrawals	10% of account value after year one	Same
Death Benefit	Greater of: Account value or minimum guaranteed surrender value	Same
Surrender Charge Waivers Available	Home Health Care ⁴ , Nursing Home ⁴ , Terminal Illness	Same

¹ The following states follow an alternate surrender charge schedule: AK, AL, CA, CT, DE, FL (ages 65 and above), ID, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, SC, TX, UT & WA. For these states, the surrender charge schedule is: 9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%.

² The Market Value Adjustment is not applicable in AK, AL, CT, ID, IL, MN, MO, MS, MT, OR, PA and WA.

³ Not available in NH.

⁴ Not available in MA.



Annuity Portfolio Matrix

Product information is effective as of June 21, 2021

Product	FG AccumulatorPlus 7 (FPDA)	FG AccumulatorPlus 10 (FPDA)
Issue Ages	Non-qualified: 0 - 85 / Qualified: 18 - 85	Same
Minimum Premiums	Non-qualified / Qualified: \$10,000	Same
Premium Bonus	N/A	N/A
Surrender Charge Schedule By year (%)	7 Years: 9.00, 9.00, 8.00, 7.00, 6.00, 5.00, 4.00, 0.00	10 Years: 12.00, 11.00, 10.00, 9.00, 8.00, 7.00, 6.00, 5.00, 4.00, 3.00, 0.00 ¹
Market Value Adjustment²	Applies during the Surrender Charge Period	Same
Interest Crediting Options	<ul style="list-style-type: none"> • Two-year Barclays Trailblazer Sectors 5 Point-to-Point with a spread and participation rate (with and without 1.25% charge)³ • One-year S&P 500[®] Monthly Average with Cap (with and without 1.25% charge)⁴ • One-year S&P 500[®] Monthly Point-to-Point with Cap (with and without 1.25% charge) • One-year S&P 500[®] Annual Point-to-Point with Cap (with and without 1.25% charge) • One-year S&P 500[®] Annual Point-to-Point with Participation Rate (with 1.25% charge) • One-year S&P 500 Declared Rate on Gain (with and without 1.25% charge) • Fixed 	Same
Free Withdrawals	10% of account value after year one	Same
Death Benefit	Greater of: Account value or minimum guaranteed surrender value	Same
Surrender Charge Waivers Available	Home Health Care ⁵ , Nursing Home ⁵ , Terminal Illness	Same

¹ The following states follow an alternate surrender charge schedule: AK, AL, CA, CT, DE, FL (ages 65 and above), ID, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, PR, SC, TX, UT & WA. For these states, the surrender charge schedule is: 9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%.

² For FG Income Choice 10 and FG AccumulatorPlus 7 & 10, the Market Value Adjustment is not applicable in AK, AL, CT, ID, IL, MN, MO, MS, MT, OR, PA, PR and WA.

³ Not available in NH.

⁴ One-year S&P 500[®] Monthly Average with Cap with charge not available in AK, AL, CT, ID, MN, MS, MT, OR, PA, PR and WA.

⁵ Not available in MA.



Annuity Portfolio Matrix

Product information is effective as of June 21, 2021

Product	FG Index-Choice 10 (FPDA)
Issue Ages	Non-qualified: 0 - 85 / Qualified: 18 - 85
Minimum Premiums	Non-qualified / Qualified: \$10,000
Premium Bonus	All first-year premiums ¹
Ages 0 to 75	3.00%
Ages 76 to max issue	3.00%
	Up front bonus applies to account value
Surrender Charge Schedule By year (%)	10 Years: 14.00, 13.00, 12.00, 11.00, 10.00, 8.00, 6.00, 4.00, 2.00, 1.00, 0.00 ²
Market Value Adjustment³	Applies during the Surrender Charge Period
Interest Crediting Options	<ul style="list-style-type: none"> • One-year S&P 500[®] Monthly Average with Cap • One-year S&P 500[®] Monthly Point-to-Point with Cap • One-year S&P 500[®] Annual Point-to-Point with Cap • Two-year S&P 500[®] Point-to-Point with Cap⁴ • Three-year S&P 500[®] Point-to-Point with Cap⁴ • One-year S&P 500[®] Declared Rate on Gain (without charge) • Fixed
Free Withdrawals	10% of account value after year one
Death Benefit	Greater of: Account value or minimum guaranteed surrender value
Surrender Charge Waivers Available	Home Health Care ^{5, 6} , Nursing Home ⁵ , Terminal Illness

¹ For the following states, the bonus rate is 2.5% AK, AL, CA, DE, FL (ages 65 and above), ID, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, SC, TX, UT & WA. Subject to change.

² The following states follow an alternate surrender charge schedule: AK, AL, CA, DE, FL (ages 65 and above), ID, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, SC, TX, UT & WA. For these states, the surrender charge schedule is: 9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%. The schedule for IN is 12%, 11%, 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 0%.

³ The Market Value Adjustment is not applicable in AK, AL, ID, IL, MN, MO, MS, MT, OR, PA and WA.

⁴ Not available in NH.

⁵ Not available in MA.

⁶ Not available in FL.



Experience
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Income Products

Accelerator Plus[®] 10 & 14

Prosperity Elite[®] 7, 10 & 14

FG Retirement Pro[®]

Performance Pro[®]

Safe Income Plus[®]



Annuity Portfolio Matrix

Product information is effective as of June 21, 2021

Product	Accelerator Plus 10 (FPDA)	Accelerator Plus 14 (FPDA) ⁹
Issue Ages	Non-qualified: 0 - 85 (80 in IN) / Qualified: 18 - 85 (80 in IN)	Same
Minimum Premiums	Non-qualified / Qualified: \$10,000	Same
Premium Bonus¹	All first-year premium	Same
Ages 0 to 75	5.00%	6.00%
Ages 76 to max issue	3.25%	3.75%
	Bonus applies to account value and vests over time	Same
Surrender Charge Schedule By year (%)	10 Years: 14.00, 13.00, 12.00, 11.00, 10.00, 8.00, 6.00, 4.00, 2.00, 1.00, 0.00 ²	14 Years: 14.75, 13.75, 12.75, 11.75, 10.75, 10.00, 9.00, 8.00, 7.00, 6.00, 5.00, 4.00, 3.00, 2.00, 0.00 ³
Market Value Adjustment⁴	Applies during the Surrender Charge Period	Same
Interest Crediting Options	<ul style="list-style-type: none"> • Two-year Barclays Trailblazer Sectors 5 Point-to-Point with a spread and participation rate (with and without 1.25% charge)⁵ • One-year S&P 500[®] Monthly Point-to-Point with Cap (with and without 1.25% charge) • One-year S&P 500[®] Annual Point-to-Point with Cap (with and without 1.25% charge) • One-year S&P 500[®] Annual Point-to-Point with Participation Rate (with 1.25% charge) • One-year S&P 500[®] Declared Rate on Gain (with and without 1.25% charge) • One-year Balanced Asset 5 Index[™] (CIBQB05E) Annual Point-to-Point with Spread and Participation Rate • One-year Balanced Asset 5 Index[™] (CIBQB05E) Annual Point-to-Point with Participation Rate (with 1.25% charge) • Two-year Balanced Asset 5 Index[™] (CIBQB05E) Annual Point-to-Point with Spread and Participation Rate⁵ • Two-year Balanced Asset 5 Index[™] (CIBQB05E) Annual Point-to-Point with Participation Rate (with 1.25% charge)⁵ • Fixed 	
Free Withdrawals	10.00% of account value after year one	Same
Death Benefit	Greater of: Account value including any unvested bonus if applicable or minimum guaranteed surrender value	Same
Surrender Charge Waivers Available	Nursing Home ⁶ , Terminal Illness, Home Health Care ⁶	Same
Income Benefit (EGMWB⁷)	<p>Income Base reflects the greater of the Guaranteed Minimum Withdrawal Performance Value or a 5.00% guaranteed roll-up. The Income Base increases until the earliest of 10 years, age 85⁸ or the date the withdrawal period begins.</p> <p>The Guaranteed Minimum Withdrawal Performance Value equals the account value less premiums received after the first policy year multiplied by the Performance Multiplier, subject to a cap of 5 times first-year premiums, less withdrawals. The Performance Multiplier is equal to 105.00% at issue and increases by 5.00% each contract year, subject to a cap of 150.00%.</p> <p>Guaranteed Withdrawal % based on age at commencement (Single / Joint Annuitants) Age 60 = 4.50% / 4.00%; Age 65 = 5.00% / 4.00%; Age 70 = 5.50% / 5.00%; Age 75 = 6.00% / 5.00%; Age 80 = 6.50% / 6.00%; Age 85+ = 7.00% / 6.00%</p>	
Enhanced Benefits⁹	If unable to perform 2/6 ADL; and all other conditions are met.	Same
Costs of Additional Benefits	EGMWB: 1.15%	Same

¹ The following states work with alternate vesting Bonus rates: AK, AL, CA, DE, FL (ages 65 and above), ID, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, SC, TX, UT and WA. The vesting bonus is 3% for issues ages 0-75 and 2.25% for issue ages 76+ (FL issues ages 65+). Subject to change.

² The following states follow an alternate surrender charge schedule: AK, AL, CA, DE, FL (ages 65 and above), ID, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, SC, TX, UT and WA. For these states, the surrender charge schedule is: 9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%. For IN: 12%, 11%, 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 0%.

³ For IN: 12.5%, 12.5%, 12%, 11%, 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%.

⁴ For Accelerator Plus 10, the Market Value Adjustment is not applicable in AK, AL, ID, IL, MN, MO, MS, MT, OR, PA and WA. For Accelerator Plus 14, it is not applicable in IL and MO.

⁵ Not available in NH.

⁶ Not available in MA.

⁷ The listed charges for the EGMWB are based on the income base and is deducted from the contract's vested account value annually after the completion of each contract year. All rates are subject to change.

⁸ For Accelerator Plus 10, the age limit does not apply for AK, AL, HI, ID, IL, MN, MS, MT, OR, PA or WA. For Accelerator Plus 14, the age limit does not apply for HI or IL.

⁹ Not available in all states.



Annuity Portfolio Matrix

Product information is effective as of June 21, 2021

Product	Prosperity Elite 7 (FPDA)	Prosperity Elite 10 (FPDA)	Prosperity Elite 14 (FPDA)
Issue Ages	Non-qualified: 0 - 85 (80 in IN) Qualified: 18 - 85 (80 in IN)	Same	Same
Minimum Premiums	Non-qualified / Qualified: \$10,000	Same	Same
Premium Bonus	All first-year premium	Same ¹	Same
	Enhanced Package Protection Package	Enhanced Package Protection Package	Enhanced Package Protection Package
Ages 0 to 70	2.00% 4.00%	3.00% 6.00%	4.00% 7.00%
Ages 71 to max issue	1.25% 3.00%	1.50% 3.25%	2.25% 3.75%
	Bonus applies to account value and vests over time	Same	Same
Surrender Charge Schedule By year (%)	7 Years: 10.00, 9.00, 8.00, 7.00, 6.00, 5.00, 4.00, 0.00 ²	10 Years: 12.00, 11.00, 10.00, 9.00, 8.00, 7.00, 6.00, 5.00, 4.00, 3.00, 0.00 ³	14 Years: 14.75, 13.75, 12.75, 11.75, 10.75, 10.00, 9.00, 8.00, 7.00, 6.00, 5.00, 4.00, 3.00, 2.00, 0.00 ³
Market Value Adjustment⁴	Applies during the Surrender Charge Period	Same	Same
Interest Crediting Options	<ul style="list-style-type: none"> • Two-year Barclays Trailblazer Sectors 5 Point-to-Point with a spread and participation rate⁵ • One-year S&P 500[®] Monthly Average with Cap • One-year S&P 500[®] Monthly Point-to-Point with Cap • One-year S&P 500[®] Annual Point-to-Point with Cap • One-year S&P 500 Declared Rate on Gain • One-year Gold Commodity Annual Point-to-Point with Cap⁶ • Fixed 	Same	Same
Free Withdrawals	10% of account value after year one	Same	Same

¹ The following states work with alternate Vesting Bonus rates: AK, AL, CA, DE, FL (ages 65 and above), ID, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, PR, SC, TX, UT and WA. With the Enhancement Package for these states, the premium bonus is 2.00% (for issue ages 0-70) or 1.25% (for issue ages 71+). With the Protection Package for these states, the premium bonus is 5.00% (for issue ages 0-70) or 2.50% (for issue ages 71+).

² The following states follow an alternate surrender charge schedule: AK, AL, CA, DE, FL (ages 65 and above), ID, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, PR, SC, TX, UT and WA. For these states, the surrender charge schedule is: 9.00%, 9.00%, 8.00%, 7.00%, 6.00%, 5.00%, 4.00%, 0.00%.
³ Indiana follows an alternate surrender charge schedule. The schedule is: 12.50%, 12.50%, 12.00%, 11.00%, 10.00%, 9.00%, 8.00%, 7.00%, 6.00%, 5.00%, 4.00%, 3.00%, 2.00%, 1.00%, 0.00%.

⁴ For Prosperity Elite 7 and Prosperity Elite 10, the Market Value Adjustment is not applicable in AK, AL, ID, IL, MN, MS, MO, MT, OR, PA, PR and WA. For Prosperity Elite 14, it is not applicable in IL and MO.

⁵ Not available in IA or NH.

⁶ Not available in AK, AL, ID, MN, MS, MT, OR, PA, PR and WA.



Annuity Portfolio Matrix

Product information is effective as of June 21, 2021

Product	Prosperity Elite 7 (FPDA)	Prosperity Elite 10 (FPDA)	Prosperity Elite 14 (FPDA)
Death Benefit	<p>ENHANCEMENT PACKAGE¹: Receive the greatest of:</p> <ul style="list-style-type: none"> • 4.00% simple interest on initial premium only plus premium bonus thereon up to 10 years or until age 85 (whichever is first); or • Total Account Value; or • MGSV <p>PROTECTION PACKAGE:</p> <p>Multi-year Death Benefit Payout² - receive greater of: Payouts taken over at least five years (10 years if the contract was issued at age 71 or older)</p> <ul style="list-style-type: none"> • Initial premium with 5.00% compound interest for up to 10 years, age 85, or until the withdrawal period begins; or • Initial premium, plus 18.00% bonus; or • Total Account Value; or • MGSV <p>Lump Sum Death Benefit Payout – receive greatest of</p> <ul style="list-style-type: none"> • Total Account Value; or • Initial premium plus the premium bonus growing at 4.00% simple interest up to 10 years, age 85 or death, whichever comes first; or • MGSV. 		
Surrender Charge Waivers Available	Nursing Home ³ , Terminal Illness, Home Health Care ³	Same	Same
Income Benefit (GMWB⁴)	<p>Income benefit is optional and available by rider. Available on the Protection Package only, rider income base equals the greater of initial premium plus 18.00% Income Base bonus or initial premium paid accumulated at 5.00% interest for up to ten years or the withdrawal period begins. Client eligible to restart 10-year accumulation period one time between the 6th and 10th contract years only. State availability and variations apply.</p> <p>Guaranteed Withdrawal % Based on Age at Commencement (Single / Joint Annuitants)</p> <ul style="list-style-type: none"> Age 60 = 4.00% / 3.50% Age 65 = 4.30% / 3.80% Age 70 = 4.80% / 4.30% Age 75 = 5.80% / 5.30% Age 80 = 6.45% / 5.95% Age 85+= 7.00% single annuitant <p>Please refer to the SOU for age specific Guaranteed Withdrawal percentages.</p>		
Enhanced Benefits	If unable to perform two of six activities of daily living; and all other conditions are met. Only available with the Protection Package.		
Costs of Additional Benefits	<p>PROTECTION PACKAGE: 1.50%⁵ (0.60% for EGMWB, 0.60% for EGMDB)</p> <p>ENHANCEMENT PACKAGE: 0.60%⁵ (0.60% for GMDB)</p>	Same	Same
	<p>¹ For AK, AL, ID, MN, MS, MT, OR, PA, PR, WA: simple interest is based on initial premium plus initial premium bonus plus additional premium, reduced by all prior withdrawals.</p> <p>² Not available in all states. In all states except NC and VT, the death benefit payout option cannot be invoked prior to the end of the fifth contract year. For NC and VT, this option is available at issue.</p>	<p>³ Not available in MA.</p> <p>⁴ Guaranteed Minimum Withdrawal Benefit (GMWB).</p> <p>⁵ The listed charges for the GMWB/EGMWB are based on the income base and is deducted from the contract's account value annually after the</p>	<p>completion of the first contract year. The listed charges for the GMDB/EGMDB are based on the highest rider death benefit amount and is deducted from the contract's account value annually after the completion of the first contract year.</p>



Annuity Portfolio Matrix

Product information is effective as of June 21, 2021

Product	FG Retirement Pro (Modified SPDA ¹)	Performance Pro (FPDA)	Safe Income Plus (FPDA)
Issue Ages	Non-qualified: 0 - 80 / Qualified: 18 - 80	Same	Same
Minimum Premiums	Non-qualified / Qualified: \$10,000	Same	Same
Premium Bonus	All first-year premium ²	All first-year premium — with EGMWB ³	All first-year premium — with EGMWB ⁴
Ages 0 to 75	4.00%	9.00%	7.00%
Ages 76 to max issue	4.00%	5.00%	7.00%
	Bonus applies immediately to Benefit Base and vests over time to account value.	Bonus applies to account value and vests over time.	Bonus applies immediately to Income Base and vests over time to account value.
Surrender Charge Schedule⁵ By Year (%)	12 Years: 12.00, 11.00, 10.00, 9.00, 8.00, 7.00, 6.00, 5.00, 4.00, 3.00, 2.00, 1.00, 0.00	10 Years: 14.00, 13.00, 12.00, 11.00, 10.00, 8.00, 6.00, 4.00, 2.00, 1.00, 0.00	10 Years: 12.00, 11.00, 10.00, 9.00, 8.00, 7.00, 6.00, 5.00, 4.00, 3.00, 0.00
Market Value Adjustment	Applies during the Surrender Charge Period ⁶	Same	Same
Account Value Interest Crediting Options	<ul style="list-style-type: none"> • Fixed - Your account value grows through the fixed interest method. Your account value has additional interest potential through the breakthrough feature.⁷ • One-year S&P 500[®] Monthly Average with Cap and Participation Rate • One-year S&P 500[®] Monthly Point-to-Point with Cap and Participation Rate • One-year S&P 500[®] Point-to-Point with Cap and Participation Rate 	<ul style="list-style-type: none"> • Two-year Barclays Trailblazer Sectors 5 Point-to-Point with a spread and participation rate (without charge)⁸ • One-year S&P 500[®] Monthly Point-to-Point with Cap • One-year S&P 500[®] Annual Point-to-Point with Cap • Two-year S&P 500[®] Point-to-Point with Cap⁹ • Three-year S&P 500[®] Point-to-Point with Cap⁹ • One-year Gold Commodity Annual Point-to-Point with Cap • Fixed 	<ul style="list-style-type: none"> • One-year S&P 500[®] Monthly Average with Cap • One-year S&P 500[®] Monthly Point-to-Point with Cap • One-year S&P 500[®] Annual Point-to-Point with Cap • One-year S&P 500 Declared Rate on Gain (without charge) • Fixed
Free Withdrawals	10% of account value after year one.	Same	Same
Death Benefit	Base contract death benefit is greater of full account value or minimum guaranteed surrender value; beneficiaries may elect alternative death benefit available via rider.	Greater of: account value, including any unvested bonus if applicable or minimum guaranteed surrender value	Greater of: account value, including any unvested bonus if applicable or minimum guaranteed surrender value
	<p>¹ Single Premium Deferred Annuity (SPDA)</p> <p>² For the following states, the vesting bonus rate is 3% for all issue ages: CA, FL (ages 65 and above), NJ, NV, OH, OK, SC, TX and UT. Subject to Change.</p> <p>³ For the following states, the vesting bonus rate is 7.00% for issue ages 0-75 and 4.00% for issue ages 76+: AK, AL, CA, DE, FL (ages 65 and above), ID, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, PR, SC, TX and UT. Subject to Change.</p> <p>⁴ For the following states, the vesting bonus rate is 6.00%: AK, AL, CA, DE, ID, FL (ages 65 and above), MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, SC, TX, UT and WA. Subject to Change.</p>	<p>⁵ For Safe Income Plus and Performance Pro, lower surrender charges apply in AK, AL, CA, DE, FL (ages 65 and above), ID, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, SC, TX, UT and WA. Additionally, for Performance Pro only, lower surrender charges apply in PR (Safe Income Plus not available in PR). For FG Retirement Pro, lower surrender charges apply in, CA, FL (ages 65 and above), NJ, NV, OH, OK, SC, TX, and UT. The schedule is: 9.00%, 9.00%, 8.00%, 7.00%, 6.00%, 5.00%, 4.00%, 3.00%, 2.00%, 1.00%, 0.00%. For Performance Pro the schedule for IN is 12%, 11%, 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 0%.</p>	<p>⁶ For Performance Pro, the Market Value Adjustment is not applicable in AK, AL, ID, IL, MN, MS, MO, MT, OR, PA, PR and WA. For Safe Income Plus, the Market Value Adjustment is not applicable in AK, AL, ID, MN, MO, MS, MT, OR, PA and WA. For FG Retirement Pro, it is not applicable in CA, IL, MO, NJ or VA.</p> <p>⁷ Please refer to the Statement of Understanding (SOU) for an explanation of the breakthrough feature.</p> <p>⁸ Not available in IA or NH.</p> <p>⁹ Not available in NH.</p>



Annuity Portfolio Matrix

Product information is effective as of June 21, 2021

Product	FG Retirement Pro (Modified SPDA ¹)	Performance Pro (FPDA)	Safe Income Plus (FPDA)
Surrender Charge Waivers Available	Nursing Home ² , Terminal Illness, Home Health Care ²	Nursing Home ² , Terminal Illness, Home Health Care ²	Nursing Home ² , Terminal Illness, Home Health Care ²
Income Benefit (GMWB³)	<p>Income benefit is built in. The Benefit Base has the potential to increase annually, based on the following Benefit Base crediting options.</p> <ul style="list-style-type: none"> • One-year S&P 500[®] Monthly Average with Cap • One-year S&P 500[®] Monthly Point-to-Point with Cap • One-year S&P 500[®] Annual Point-to-Point with Cap • Fixed (Initial rate guaranteed for 12 years) <p>Guaranteed Withdrawal % Based on Age at Commencement (Single / Joint Annuitants)</p> <p>Age 60 = 4.50% / 4.00% Age 65 = 5.00% / 4.50% Age 70 = 5.50% / 5.00% Age 75 = 6.00% / 5.50% Age 80 = 6.50% / 6.00% Age 85 = 7.00% / 6.50% Age 90+= 7.50% / 7.00%</p> <p>Please refer to your SOU for age specific Guaranteed Withdrawal Percentages.</p>	<p>Income Base reflects guaranteed 2.75% roll-up rate⁴ for up to 10 years or age 85 or until income begins. Client eligible to restart 10-year accumulation period one time between the 6th and 10th contract years only.</p> <p>Guaranteed Withdrawal % Based on Age at Commencement (Single / Joint Annuitants)</p> <p>Age 60 = 4.35% / 3.85% Age 65 = 4.85% / 3.85% Age 70 = 5.35% / 4.85% Age 75 = 5.85% / 4.85% Age 80 = 6.35% / 5.85% Age 85+= 6.85% / 5.85%</p> <p>Please refer to your SOU for age specific Guaranteed Withdrawal Percentages.</p>	<p>Income Base reflects guaranteed 6.00% roll-up rate⁴ for up to 10 years or until age 85 or income begins. Client eligible to restart 10-year accumulation period one time between the 6th and 10th contract years only.</p> <p>Guaranteed Withdrawal % Based on Age at Commencement (Single / Joint Annuitants)</p> <p>Age 60 = 3.80% / 3.10% Age 65 = 4.70% / 4.00% Age 70 = 5.30% / 4.60% Age 75 = 6.10% / 5.40% Age 80 = 6.60% / 5.90% Age 90+= 7.70% / 7.00%</p> <p>Please refer to your SOU for age specific Guaranteed Withdrawal Percentages.</p>
Enhanced Benefits⁵	If unable to perform two of six activities of daily living; and all other conditions are met.	Same	Same
Costs of Additional Benefits	There is no charge for additional benefits.	GMWB: 1.30% ⁶	GMWB: 1.15% ⁶

¹ Single Premium Deferred Annuity (SPDA)

² Not available in MA.

³ Guaranteed Minimum Withdrawal Benefit (GMWB)

⁴ F&G reserves the right to change the GMWB roll-up rate upon restart.

⁵ Not available in all states.

⁶ The listed charge is based on the Income Base and is deducted from the contract's account value annually after the completion of the first contract year. F&G reserves the right to change the charge upon restart.

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