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# Interest Rates: Growth & Accumulation FIAs

Effective July 08, 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

FCNY Index-Choice® 10

				No Charge	Charge¹	No Charge	Charge¹	No Charge	Charge¹				
<b>Crediting Options</b>	<b>Fixed</b>	Fixed	1.00%	1.00%	1.00%	—	1.00%	—	1.00%	—	1.00%	1.00%	
	<b>S&amp;P 500®</b>	1-Year Point-to-Point Par Rate	—	—	—	40.00%	—	40.00%	—	—	—	—	—
		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%	—	—	2.75%	4.00%	
		1-Year Annual Point-to-Point w/Cap	—	—	3.75%	6.25%	4.00%	6.50%	3.00%	—	2.50%	3.75%	
		2-Year Point-to-Point w/Cap	—	—	—	—	—	—	—	—	6.00%	—	
		3-Year Point-to-Point w/Cap	—	—	—	—	—	—	—	—	10.00%	—	
		1-Year Declared Rate on Gain	—	—	3.50%	5.75%	3.75%	5.75%	—	—	2.25%	—	
									Spread	Par	Spread	Par	
		1-Year Annual Point-to-Point w/Spread & Par	—	—	—	—	—	—	3.00%	20.00%	3.00%	30.00%	
	<b>Morgan Stanley Dynamic Rotator</b>	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%	
	<b>Barclays Trailblazer Sectors 5 Index²</b>	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					
<b>iShares®</b>	Gold Trust (IAU)	23.00%	—	—	25.00%	—	—						
	U.S. Real Estate (IYR)	33.00%	77.00%	5.90%	35.00%	79.00%	5.90%						
	MSCI EAFE (EFA)	32.00%	74.00%	5.90%	34.00%	77.00%	5.90%						
	Core S&P 500® (IVV)	23.00%	49.00%	5.90%	25.00%	52.00%	5.90%						
<b>Balanced Asset 10 Index™</b>		43.00%	100.00%	5.10%	44.00%	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 <sup>8</sup>	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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Prosperity Elite® 7

Prosperity Elite® 10

Prosperity Elite® 14

Performance Pro®

Accelerator Plus® 10

Accelerator Plus® 14

Safe Income Plus®

		No Charge	Charge <sup>1</sup>	No Charge	Charge <sup>1</sup>							
<b>Crediting Options</b>	<b>Fixed</b>	<b>Fixed</b>	1.50%	1.50%	1.50%	1.50%	1.50%	—	1.50%	—	1.00%	
	<b>S&amp;P 500®</b>	<b>1-Year Point-to-Point Par Rate</b>	—	—	—	—	—	45.00%	—	45.00%	—	—
		<b>1-year Monthly Point-to-Point w/Cap</b>	1.85%	1.85%	1.85%	1.50%	1.60%	2.35%	1.50%	2.35%	1.10%	—
		<b>Monthly Average w/Cap</b>	4.50%	4.50%	4.50%	—	—	—	—	—	—	2.00%
		<b>1-Year Annual Point-to-Point w/Cap</b>	4.25%	4.25%	4.25%	3.50%	3.75%	6.50%	3.50%	6.25%	2.00%	—
		<b>2-Year Point-to-Point w/Cap</b>	—	—	—	8.25%	—	—	—	—	—	—
		<b>3-Year Point-to-Point w/Cap</b>	—	—	—	14.25%	—	—	—	—	—	—
		<b>1-Year Declared Rate on Gain</b>	3.75%	3.75%	3.75%	—	3.25%	5.25%	3.00%	5.00%	1.75%	—
	<b>Barclays Trailblazer Sectors 5 Index</b>	<b>2-Year Point-to-Point Spread</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	—
		<b>2-Year Point-to-Point Par Rate</b>	125%	120%	120%	100%	120%	145%	120%	145%	—	—
<b>Gold Commodity</b>	<b>1-Year Point-to-Point w/Cap</b>	5.50%	5.50%	5.50%	4.50%	—	—	—	—	—	—	



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# Product Features: Income FIAs

Effective July 08, 2020

			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 <sup>3</sup>	Standard	Ages 0-75 <small>(Prosperity Elite Ages 0-70)</small>	2.00%	4.00%	3.00%	6.00%	4.00%	7.00%	9.00%	5.00%	6.00%	7.00%				
		Ages 76+ <small>(Prosperity Elite Ages 71+)</small>	1.25%	3.00%	1.50%	3.25%	2.25%	3.75%	5.00%	3.25%	3.75%					
	Lite	Ages 0-75 <small>(Prosperity Elite Ages 0-70)</small>	2.00%	4.00%	2.00%	5.00%	—	—	7.00%	3.00%	—	6.00%				
		Ages 76+ <small>(Prosperity Elite Ages 71+)</small>	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 <sup>5</sup>	5.00% Performance factor <sup>5</sup>	6.00%				
	Income base bonus <small>(All Issue Ages)</small>	Standard	Ages 0-75	—	18.00% <sup>8</sup>	—	18.00% <sup>8</sup>	—	18.00% <sup>8</sup>	—	5.00%	6.00%	7.00%			
		Ages 76+	3.25%								3.75%					
		Lite States	Ages 0-75	3.00%	—	6.00%										
Ages 76+			2.25%	—												
Rider Fee		—	0.90% <sup>4</sup>	—	0.90% <sup>4</sup>	—	0.90% <sup>4</sup>	1.30%	1.15%	1.15%	1.15%					
Guaranteed Minimum Death Benefit Rider	Roll-Up Rate	Lump Sum	4.00% <sup>5</sup>	4.00% <sup>6</sup>	4.00% <sup>5</sup>	4.00% <sup>6</sup>	4.00% <sup>5</sup>	4.00% <sup>6</sup>								
		Payable Over Time	—	5.00% <sup>7</sup>	—	5.00% <sup>7</sup>	—	5.00% <sup>7</sup>	5.00% <sup>7</sup>							
	Income-base bonus		—	18.00% <sup>8</sup>	—	18.00% <sup>8</sup>	—	18.00% <sup>8</sup>								
	Rider Fee		0.60%	0.60% <sup>4</sup>	0.60%	0.60% <sup>4</sup>	0.60%	0.60% <sup>4</sup>								



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# Interest Rates & Product Features: FG Retirement Pro<sup>®</sup>

Effective July 08, 2020

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

	<b>Fixed Rate</b>	1.00%	
		<b>Benefit Base Only</b>	
<b>Premium Bonus<sup>3</sup></b>	<b>Standard</b>	4.00%	
	<b>Lite</b>	3.00%	
<b>Guaranteed Minimum Withdrawal Benefit Rider</b>	<b>Income Base Bonus</b> (All Issue Ages)	<b>Standard</b>	4.00%
		<b>Lite</b>	3.00%
	<b>Rider Fee</b>		0.00%
<b>Benefit Base Crediting Options</b>	<b>S&amp;P 500</b>	<b>1-year Monthly Point-to-Point Cap</b>	3.35%
		<b>1-year Monthly Average Cap</b>	18.75%
		<b>1-year Annual Point-to-Point Cap</b>	8.00%
	<b>Fixed Interest Rate</b>		4.00%
	<b>Minimum Benefit Value Interest Rate</b>		3.50%



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# Interest Rates: FG Guarantee Platinum Series

Effective July 08, 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.

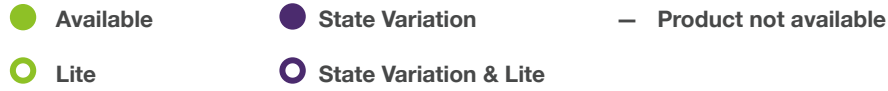
	3-Year	5-Year	7-Year
Fixed Rate	2.25% <sup>1</sup>	2.90% <sup>1</sup>	3.05% <sup>1</sup>



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# State Availability

Effective July 08, 2020



	AK	AL	AR	AZ	CA	CO	CT	DC	DE	FL	GA	HI	IA	ID	IL	IN	KS	KY	LA	MA	MD	ME	MI	MN	MO	MS	MT	NC	ND	NE	NH	NJ	NM	NV	NY	OH	OK	OR	PA	PR	RI	SC	SD	TN	TX	UT	VA	VT	WA	WI	WV	WY									
Accelerator Plus <sup>®</sup> 10	○	○	●	●	○	●	-	●	○	● <sup>10</sup>	●	●	○	●	-	●	●	●	○	●	●	●	○	●	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○							
Accelerator Plus <sup>®</sup> 14	-	-	●	●	-	●	-	○	-	● <sup>11</sup>	●	●	-	●	-	●	●	●	-	●	●	●	-	●	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
FG AccumulatorPlus <sup>®</sup> 7	●	●	●	●	●	●	-	●	○	● <sup>10</sup>	●	●	●	○	●	●	●	●	○	●	●	●	○	●	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○					
FG AccumulatorPlus <sup>®</sup> 10	○	○	●	●	○	●	-	○	○	● <sup>10</sup>	●	●	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○				
FG Guarantee-Platinum <sup>®</sup> 3/5/7	●	●	●	●	●	●	●	●	●	●	●	●	-	●	●	●	●	●	●	○	●	●	●	●	●	●	-	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●				
FG Immediate-Income <sup>®</sup>	●	-	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	○	●	●	●	●	●	●	-	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●				
FG Index-Choice <sup>®</sup> 10	○	○	●	●	○	●	-	○	○	● <sup>11</sup>	●	●	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○				
F&G Flex Accumulator <sup>™</sup>	●	●	●	●	●	●	●	●	●	● <sup>10</sup>	●	●	●	●	●	●	●	●	●	○	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●				
F&G Power Accumulator <sup>™</sup> 7	●	●	●	●	●	●	-	●	○	● <sup>10</sup>	●	●	●	●	●	●	●	●	●	○	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●			
F&G Power Accumulator <sup>™</sup> 10	○	○	●	●	○	●	-	○	○	● <sup>10</sup>	●	●	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	
FGNY Index-Choice <sup>®</sup> 10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
FG Retirement Pro <sup>®</sup>	-	-	●	●	○	●	-	○	-	● <sup>10</sup>	●	●	-	○	○	○	○	○	○	○	○	○	○	○	○	○	-	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○		
Performance Pro <sup>®</sup>	○	○	●	●	○	●	-	○	○	● <sup>11</sup>	●	●	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	
Prosperity Elite <sup>®</sup> 7/10	○	○	●	●	○	●	-	○	○	● <sup>10</sup>	●	●	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	
Prosperity Elite <sup>®</sup> 14	-	-	●	●	-	●	-	○	-	● <sup>11</sup>	●	●	-	○	○	○	○	○	○	○	○	○	○	○	○	○	-	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○
Safe Income Plus <sup>®</sup>	○	○	●	●	○	●	-	○	○	● <sup>10</sup>	●	●	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○



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# Disclosures

Effective July 08, 2020

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

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.

## Disclosure for Morgan Stanley Dynamic Rotator Index

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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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# Disclosures

Effective July 08, 2020

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.

For producers only. Not for use with the general public.

<sup>1</sup>The current rider charge is 1.25%.

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

<sup>3</sup>Vesting bonus unless otherwise noted.

#### <sup>4</sup>**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.

#### <sup>5</sup>**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**

<sup>6</sup>Simple interest lump sum payment

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

<sup>8</sup>Income 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.

#### <sup>9</sup>**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**

<sup>10</sup>Reduced surrender charges apply to clients age 65+

<sup>11</sup>Product available to clients ages 0-64 only