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the Power of
Collaborative
Thinking

We're Making FIA Product Changes

Effective **July 12, 2019**, we're making changes to product features for the following fixed indexed annuities. Please review our business rules in the "What do I need to know?" section on the next page.

Accelerator Plus® 10 & 14

GMWB Rider Charge: Increasing to 0.90%

Index Crediting Strategies With Charge:
Increasing to 1.25%

FG Accumulator Plus® 7 & 10

Index Crediting Strategies With Charge:
Increasing to 1.25%

FG Index-Choice® 10

Premium Bonus:

	All Ages
Standard	Decreasing to 3.00%
Lite States ¹	Decreasing to 2.50%

Safe Income Plus®

Premium Bonus:

	All Ages
Standard	Decreasing to 7.00%
Lite States ¹	Decreasing to 6.00%

Payout Factors²:

	Ages 54-70
Single Annuitant	Decreasing
Joint Annuitant	Decreasing

GMWB Rider Charge: Increasing to 1.15%

Prosperity Elite® 7, 10 & 14

Payout Factors²:

	Single Annuitant
Ages 53-72	Decreasing
Ages 73-76	Increasing
Ages 78-100	Increasing

	Joint Annuitant
Ages 50-51	Increasing
Ages 53-72	Decreasing
Ages 73-76	Increasing
Ages 78-100	Increasing

Roll-up Rates and Rider Charges:

	Protection Package	Enhanced Package
GMDB Roll-Up Rate	Decreasing to 4.50%	Decreasing to 4.50%
GMDB Rider Charge	Increasing to 0.60%	Increasing to 0.60%
GMWB Rider Charge	Increasing to 0.90%	n/a

Performance Pro®

Payout Factors²:

	Ages 50-100
Single Annuitant	Decreasing
Joint Annuitant	Decreasing

GMWB Rider Charge: Increasing to 1.05%

What do I need to know?

- We will issue policies (premium received and in good order) before July 12 with the **current** product features.
- We will issue policies on or after July 12 with the **new** product features.
- Please note that standard rate lock rules do not apply to product changes.

Contact us directly with any questions at salesdesk@fglife.com.

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¹ Refer to our **state availability chart** for lite states.

² Ages not referenced in the charts above are not changing. Please see SOU for detailed payout percentages.

Product features, including limitations and riders vary by state. Optional provisions and riders have additional limitations, restrictions and may have additional charges. Premium bonus, payout factors, roll-up rates, rider and index crediting strategy charges are subject to change.

Form Numbers: API-1018 (06-11), ACI-1018 (06-11), API-1018 (11-13), ACI-1018 (11-13), ARI-1054 (02-13), ARI-1056 (06-13), ARI-1066 (12-13), ARI-1068 (03-14), ARI-1065 (11-13), ARI-1062 (11-13), ICC11-1035 (11-11), ICC14-1079 (04-14), ICC14-1080 (04-14), ICC14-1082 (04-14), ICC15-1109 (11-15), et al

“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.



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