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A Hypothetical Illustration of:

F&G Power Accumulator 10

Flexible Premium Fixed Index Deferred Annuity

Issued by Fidelity & Guaranty Life® Insurance Company (the "Company"), 801 Grand Ave, Des Moines, IA 50309, <http://www.fglife.com>.

Group Form numbers: API-1018(06-11), ACI-1018(06-11); et al.

ADV 2328 (Nov-2019) 19-1340

Prepared For:

New Client

Female, Age 51

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This is a hypothetical illustration only, and not a contract. This hypothetical illustration is not an indication of the annuity's past or future performance. It is hypothetical and is intended solely to show how different crediting options affect your annuity. Interest rates, Caps, Spreads, Participation Rates, charges and other values are subject to change by the insurer and are not guaranteed unless clearly labeled as guaranteed. Actual results will be higher or lower than what is shown in this hypothetical illustration but will not be less than the minimum guarantees. Guarantees are backed by the financial strength and claims-paying ability of the issuing company.



Product: **F&G Power Accumulator 10**
 Prepared For: **New Client**
 Initial Premium: **\$100,000 Qualified**
 State of Issue: **TX**
 Assumed Issue Date: **March 22, 2023**
 Issue Age: **51**

Hypothetical Aggregate Summary Based on Current Rates (See page 5 for guaranteed values)

Contract Year	Age	Premium	Annual Withdrawal	Account Value	Account Value Interest Crediting Rate	Minimum Guaranteed Surrender Value	Surrender Value ¹	Death Benefit
1	52	100,000	0	114,640	14.64%	88,375	104,322	114,640
2	53	0	0	133,212	16.20%	89,259	122,254	133,212
3	54	0	0	172,030	29.14%	90,151	159,333	172,030
4	55	0	0	172,030	0.00%	91,053	161,192	172,030
5	56	0	0	188,544	9.60%	91,963	178,264	188,544
6	57	0	0	232,833	23.49%	92,883	222,135	232,833
7	58	0	0	232,833	0.00%	93,812	224,451	232,833
8	59	0	0	297,841	27.92%	94,750	289,604	297,841
9	60	0	0	331,169	11.19%	95,697	325,141	331,169
10	61	0	0	379,487	14.59%	96,654	376,023	379,487
		100,000	0					
11	62	0	0	435,043	14.64%	97,621	435,043	435,043
12	63	0	0	505,520	16.20%	98,597	505,520	505,520
13	64	0	0	652,829	29.14%	99,583	652,829	652,829
14	65	0	0	652,829	0.00%	100,579	652,829	652,829
15	66	0	0	715,501	9.60%	101,585	715,501	715,501
16	67	0	0	883,572	23.49%	102,601	883,572	883,572
17	68	0	0	883,572	0.00%	103,627	883,572	883,572
18	69	0	0	1,130,265	27.92%	104,663	1,130,265	1,130,265
19	70	0	0	1,256,741	11.19%	105,710	1,256,741	1,256,741
20	71	0	0	1,440,100	14.59%	106,767	1,440,100	1,440,100
		100,000	0					
21	72	0	0	1,650,931	14.64%	107,834	1,650,931	1,650,931
22	73	0	0	1,918,381	16.20%	108,913	1,918,381	1,918,381
23	74	0	0	2,477,398	29.14%	110,002	2,477,398	2,477,398
24	75	0	0	2,477,398	0.00%	111,102	2,477,398	2,477,398
25	76	0	0	2,715,228	9.60%	112,213	2,715,228	2,715,228

1. Surrender Value does not include applicable Market Value Adjustments (MVA). See possible implications on your Surrender Value on the Market Value Adjustment page in this hypothetical illustration.



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26	77	0	0	3,353,035	23.49%	113,335	3,353,035	3,353,035
27	78	0	0	3,353,035	0.00%	114,468	3,353,035	3,353,035
28	79	0	0	4,289,202	27.92%	115,613	4,289,202	4,289,202
29	80	0	0	4,769,164	11.19%	116,769	4,769,164	4,769,164
30	81	0	0	5,464,985	14.59%	117,937	5,464,985	5,464,985
		100,000	0					
31	82	0	0	6,265,059	14.64%	119,116	6,265,059	6,265,059
32	83	0	0	7,279,999	16.20%	120,307	7,279,999	7,279,999
33	84	0	0	9,401,390	29.14%	121,510	9,401,390	9,401,390
34	85	0	0	9,401,390	0.00%	122,725	9,401,390	9,401,390
35	86	0	0	10,303,924	9.60%	123,953	10,303,924	10,303,924
36	87	0	0	12,724,315	23.49%	125,192	12,724,315	12,724,315
37	88	0	0	12,724,315	0.00%	126,444	12,724,315	12,724,315
38	89	0	0	16,276,944	27.92%	127,709	16,276,944	16,276,944
39	90	0	0	18,098,334	11.19%	128,986	18,098,334	18,098,334
40	91	0	0	20,738,881	14.59%	130,275	20,738,881	20,738,881
		100,000	0					
41	92	0	0	23,775,054	14.64%	131,578	23,775,054	23,775,054
42	93	0	0	27,626,612	16.20%	132,894	27,626,612	27,626,612
43	94	0	0	35,677,007	29.14%	134,223	35,677,007	35,677,007
44	95	0	0	35,677,007	0.00%	135,565	35,677,007	35,677,007
45	96	0	0	39,102,000	9.60%	136,921	39,102,000	39,102,000
46	97	0	0	48,287,060	23.49%	138,290	48,287,060	48,287,060
47	98	0	0	48,287,060	0.00%	139,673	48,287,060	48,287,060
48	99	0	0	61,768,807	27.92%	141,070	61,768,807	61,768,807
49	100	0	0	68,680,736	11.19%	142,480	68,680,736	68,680,736

1. Surrender Value does not include applicable Market Value Adjustments (MVA). See possible implications on your Surrender Value on the Market Value Adjustment page in this hypothetical illustration.

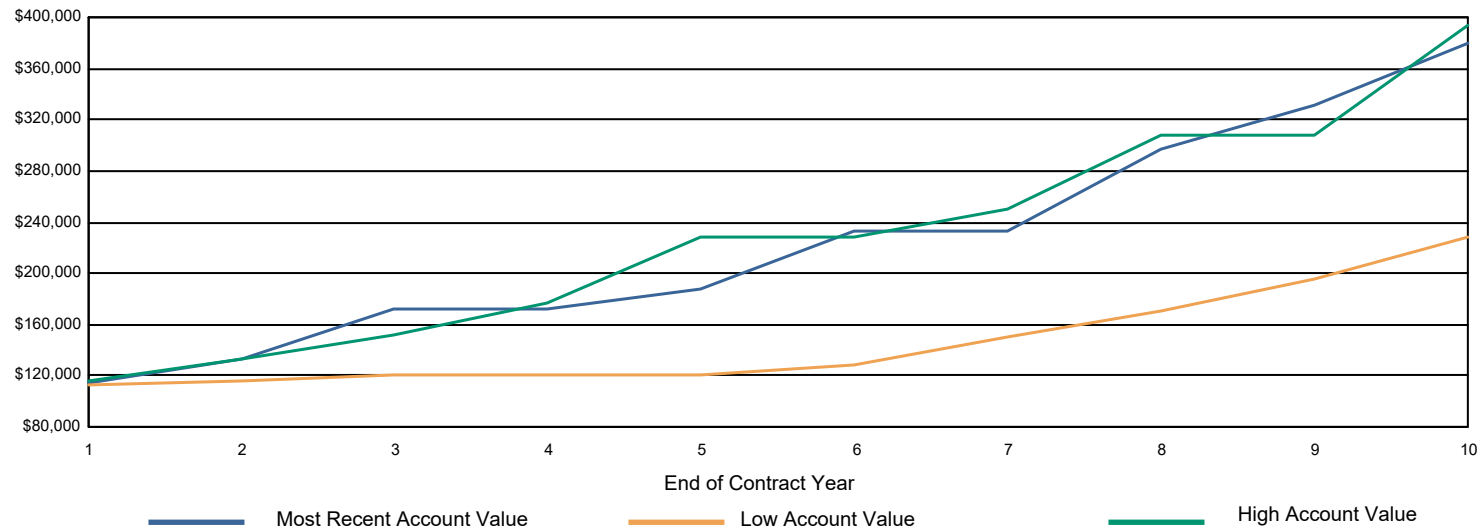


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Non-Guaranteed Hypothetical Aggregate Account Performance

Hypothetical Based on Stated Assumptions

Contract Year	'Most Recent'		'Low'		'High'	
	Interest Credited	Account Value	Interest Credited	Account Value	Interest Credited	Account Value
1	14.64%	114,640	12.58%	112,580	16.37%	116,370
2	16.20%	133,212	3.49%	116,509	13.89%	132,534
3	29.14%	172,030	3.72%	120,843	14.64%	151,937
4	0.00%	172,030	0.18%	121,061	16.20%	176,550
5	9.60%	188,544	0.00%	121,061	29.14%	227,997
6	23.49%	232,833	6.58%	129,026	0.00%	227,997
7	0.00%	232,833	16.37%	150,148	9.60%	249,885
8	27.92%	297,841	13.89%	171,004	23.49%	308,583
9	11.19%	331,169	14.64%	196,039	0.00%	308,583
10	14.59%	379,487	16.20%	227,797	27.92%	394,739
Geometric Average Annual Growth Rate	14.27%**	14.27%	8.58%**	8.58%	14.72%**	14.72%



*See individual Index Option charts which follow.

** Geometric Average of Interest Credited Rates does not reflect rider charges. However, rider charges are reflected in the Account Values.