



Experience  
the Power of  
Collaborative  
Thinking

Fixed Indexed  
**ANNUITY**

# FG AccumulatorPlus<sup>®</sup> 10 & YOU

Strong growth potential, with a death benefit.

# FG AccumulatorPlus 10 helps you:

- **Preserve your savings** with indexed growth potential and no downside market risk
- **Meet expenses** with access for qualifying health conditions and limited partial withdrawals
- **Leave a financial legacy** with a death benefit for peace of mind

*FG AccumulatorPlus 10, a flexible premium, deferred, fixed indexed annuity.*

# Who is F&G?

Since 1959, F&G has been the silent, unseen enabler of the hopes and dreams of millions of Americans.

Today, we provide annuities and life insurance for over 700,000 people across the United States.

The people who hold our policies were introduced to us by someone they know—their financial or insurance professional. We collaborate with them to be partners in prosperity with you and the people you care about most.

**Working together we become something greater; we become agents of possibility, agents of empowerment, agents of stability and security in a volatile world.**

We work together, think together, succeed together.  
We collaborate to help you prosper.

# What is an annuity?

**An annuity is a long-term retirement tool that can be a cornerstone of your financial security and success.**

You pay a premium (think of it as your principal) to F&G and F&G provides an annuity contract with unique benefits to you.

An annuity protects and potentially builds your savings, with the option of converting them into scheduled income payments for retirement.

If you're interested in an opportunity to grow your savings based on a market index—without the risk of actually participating in the market—a **FIXED INDEXED ANNUITY** may be a good choice for you.

**This quick reference guide is intended to provide a helpful overview of FG AccumulatorPlus 10. It is coupled with the Statement of Understanding (which will be referred to as the SOU) that explains this annuity in detail.** The SOU contains product information that is important and specific to you, to give you an understanding of this annuity. If you decide to complete an application, your financial or insurance professional will ask you to sign an acknowledgement to confirm you've received and read the SOU. In the event of any conflict between this guide and the SOU, the SOU prevails.

Your financial or insurance professional is able to explain the benefits and restrictions that apply in your state.

Read on and learn how FG AccumulatorPlus 10 can play an important part in your financial security.



# Is FG AccumulatorPlus 10 a good option for you?

**AccumulatorPlus 10 protects your savings from market risks while potentially giving you market-based growth with tax-deferred earnings. It is a long-term retirement planning product with these important features:**

- You can choose from several options for earning interest on your premium: one fixed interest option (with a guaranteed rate) and additional options tied to market indexes.
- Any growth of your savings is tax-deferred (you pay taxes only when you make withdrawals or receive income in the future).
- You'll have full access to your account for unexpected health care costs, namely qualifying nursing or home health care, or in the event of terminal illness. This benefit applies to conditions that arise one year or more after the contract begins.
- From day one you have a death benefit for peace of mind.
- You may withdraw your money at any time. Withdrawals in year one, or withdrawals in years 2-10 of over 10% of your account value, will incur withdrawal charges.

# GROWTH POTENTIAL

**At any time before maturity, you may add more premium to your account value.** Growth in your account value is tax-deferred.

## Your choice for tax-deferred growth

**You choose any combination of these potential interest earning options:**

- A fixed interest option (we set the rate annually; it's guaranteed not to be below 1%)
- Several options tied to **market indexes**:
  - Barclays Trailblazer Sectors 5
  - S&P 500® Index

Each index option is subject to caps, participation rates and/or spreads. The index options are linked to a market index, but you are not investing directly in the stock market or any index. We protect you from downside risk, and you are guaranteed not to lose money due to market declines.

Each index option is available with or without a fee. Index options with a fee may provide higher caps, participation rates and declared rates, or lower spreads than options without fees.

At the end of each crediting period, any gains are locked in.

The index options are not available in all states, so please check with your financial or insurance professional.



# KEY BENEFITS...

## Access for unexpected health care costs

If you need home health or nursing home care, or in the event of terminal illness, you may access your total account value with no surrender charges or Market Value Adjustment (MVA). The diagnosis of terminal illness, or the beginning of home health or nursing home care, must occur at least one year after the contract is issued. These are defined conditions, and this benefit may vary from state to state.

## Death benefit

Your account value is paid as a lump sum death benefit.





# ...AND PEACE OF MIND

## Ability to withdraw

See the SOU for details on surrender charges and MVA.

**You may withdraw your money at any time.** We know you may have unexpected opportunities or expenses. You'll have penalty-free access to 10% of the total account value in years 2-10. Any other withdrawals will incur withdrawal charges. These consist of surrender charges and MVA.

The surrender charge in contract year one is 12% of the withdrawal, and this percentage decreases over 10 years.

The following states follow an alternate surrender charge schedule: AK, AL, CA, DE, ID, FL (issue ages 65+), MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, SC, TX, UT and WA. In these states, the surrender charge in contract year one is 9% of the withdrawal, and this percentage decreases over 10 years.

**What is a Required Minimum Distribution?** An RMD is the amount that qualified plan participants must begin withdrawing at age 72. 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 annual penalty free withdrawal amount for the purpose of an RMD, F&G will waive any surrender charges and market value adjustments.

**What is a Market Value Adjustment?** Any time a withdrawal incurs a surrender charge, an MVA will be made. The MVA is based on a formula that takes into account changes in the rates since the contract was issued. Generally, if rates have risen, the MVA will decrease the surrender value; if they have fallen, the MVA will increase the surrender value.

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

## 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 FG AccumulatorPlus 10 annuity is set when it is issued.

# TAX INFORMATION

**The annuity is tax-deferred which means you don't pay taxes on the interest as it's earned, only when you withdraw it**

Tax deferral may not be available if the annuity owner is an entity such as a business.

Withdrawals are treated as coming from earnings first (taxable) and then as a return of your premium. If you withdraw money before age 59 ½, you may also pay a 10% penalty to the IRS.

Please keep in mind that buying an annuity in an IRA or other tax-qualified retirement account offers no additional tax benefit, since the retirement account is already tax-deferred. If your annuity contract is within a tax-qualified plan, you may be required to take minimum distributions beginning at age 72.

You may exchange one tax-deferred annuity for another without paying tax on the earnings when you make the exchange. Before you do, compare the benefits, features and costs of the two annuities. You may pay a surrender charge on the annuity you are exchanging, and you may start a new surrender charge period with the new annuity.

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

**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.**

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.

Form Numbers: API-1018 (11-13), ICC15-1035 (11-15) SP, CIS: ARI-1052 (11-12), ICC11-1042 (11-11), CIS: ARI-1052 (11-12), ICC11-1042 (11-11), ARI-1051 (11-12), ICC11-1043 (11-11), ARI-1049 (11-12), ICC11-1044 (11-11), ARI-1050 (11-12), ICC11-1045 (11-11), ARI-1045 (11-12), ICC11-1036 (11-11), ARI-1075 (09-15), ARI-1056 (06-13), et al.

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.

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 about the changes in writing.

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 issuing state.

Surrender charges and 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.

The "S&P 500 Index" is a product of S&P Dow Jones Indices LLC, a division of S&P Global, or its affiliates ("SPDJ") and has been licensed for use by Fidelity & Guaranty Life Insurance Company. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC, a division of S&P Global ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). These trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Fidelity & Guaranty Life Insurance Company. These annuity products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index.

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 SOU for a detailed explanation.

Barclays Bank PLC and its affiliates ("Barclays") is not the issuer or producer of Fixed Indexed Annuities and Barclays has no responsibilities, obligations or duties to contract owners of Fixed Indexed Annuities. The Index is a trademark owned by Barclays Bank PLC and licensed for use by Fidelity & Guaranty Life Insurance Company as the Issuer of Fixed Indexed Annuities. Fidelity & Guaranty Life Insurance Company as Issuer of Fixed Indexed Annuities may for itself execute transaction(s) with Barclays in or relating to the Index in connection with Fixed Indexed Annuities. Contract owners acquire Fixed Indexed Annuities from Fidelity & Guaranty Life Insurance Company and contract owners neither acquire any interest in the Index nor enter into any relationship of any kind whatsoever with Barclays upon making an investment in Fixed Indexed Annuities. The Fixed Indexed Annuities are not sponsored, endorsed, sold or promoted by Barclays and Barclays makes no representation regarding the advisability of the Fixed Indexed Annuities or use of the Index or any data included therein. Barclays shall not be liable in any way to the Issuer, contract owners or to other third parties in respect of the use or accuracy of the Index or any data included therein.

For more information about Barclays Trailblazer Sectors 5 index, see <http://trailblazer.barclays.com>.

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.

**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.**

## Your annuity values are 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.**



**Experience  
the Power of  
Collaborative  
Thinking**