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A Hypothetical Illustration of:

FG AccumulatorPlus® 10

Flexible Premium Fixed Index Deferred Annuity

Issued by Fidelity & Guaranty Life® Insurance Company (the "Company"), Two Ruan Center, 601 Locust Street, 14th Floor, Des Moines, IA 50309, <http://www.fglife.com>.

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ADV1740 18-0862

Prepared For:

Valued Client

Male, Age 65

Prepared By:

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Marysville, WA 98270

(360) 722-7889

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:	FG AccumulatorPlus 10
Prepared For:	Valued Client
Initial Premium:	\$100,000 Non-Qualified
State of Issue:	WA
Assumed Issue Date:	April 22, 2020
Issue Age:	65

Hypothetical Illustration Information

What is the FG AccumulatorPlus 10 annuity?

FG AccumulatorPlus 10 is a flexible Premium fixed index deferred annuity that offers both performance potential and guarantees to help address accumulation, income, wealth-transfer and Death Benefit needs. The Premium including any interest earned on that amount is credited to your Account Value. The Account Value is available to you at any time for withdrawals or surrender, but withdrawals above the Free Withdrawal amount will be subject to Surrender Charges. FG AccumulatorPlus 10's Account Value grows based on the Fixed Interest Option (if elected) and can potentially grow over time through the use of ten Indexed Interest Crediting Options linked to the Barclays Trailblazer Sectors 5 Index and S&P 500® Index.

In the event of any owner's death, the Account Value is available with several payout options including a lump sum Death Benefit.

For more information about these features, limitations and Surrender Charges of the FG AccumulatorPlus 10 annuity, as well as an explanation of the capitalized terms referred to herein, please refer to the Narrative Summary on page 12 of this hypothetical illustration. Please also read the Consumer Brochure, Statement of Understanding and the Buyer's Guide for additional information. It is important to note that the exact terms of your annuity are contained in the annuity contract and any attached riders, which control the Company's contractual obligations.



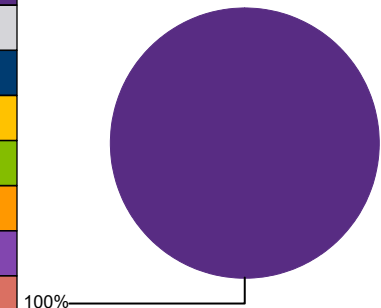
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The current rates, Participation Rates, Caps and Spreads referenced in the chart below are guaranteed for the initial Index Crediting Period. After the initial Index Crediting Period, renewal rates will be declared. The Fixed rate, Participation Rates and the Cap rates will never be less than the guaranteed rates and the Spread rate will never be higher than the guaranteed Spread rate.

This hypothetical illustration is based on the following allocation percentages and information that you entered and assumes that such information and allocations remained the same throughout the entire duration shown. If different information or allocations were entered, this hypothetical illustration would reflect different information. Rates displayed are current rates as of the date of this hypothetical illustration.

Initial Premium: \$100,000

Premium Allocation and Current Rate Assumption Indexed Interest Crediting Options	Charge	Participation		Cap / Rate / Spread		Allocation
		Guaranteed	Current	Guaranteed	Current	
Barclays Trailblazer Sectors 5 Index Two Year Point-to-Point with a Spread	0.00%	100.00%	120.00%	5.00%	0.00%	100%
Barclays Trailblazer Sectors 5 Index Two Year Point-to-Point with a Spread	1.25%	100.00%	160.00%	5.00%	0.00%	0%
S&P 500® Index One Year Monthly Average with a Cap	0.00%	100.00%	100.00%	1.00%	3.50%	0%
S&P 500® Index One Year Monthly Point-to-Point with a Cap	0.00%	100.00%	100.00%	1.00%	1.60%	0%
S&P 500® Index One Year Monthly Point-to-Point with a Cap	1.25%	100.00%	100.00%	1.00%	2.35%	0%
S&P 500® Index One Year Annual Point-to-Point with a Cap	0.00%	100.00%	100.00%	1.00%	3.50%	0%
S&P 500® Index One Year Annual Point-to-Point with a Cap	1.25%	100.00%	100.00%	1.00%	6.00%	0%
S&P 500® Index One Year Annual Point-to-Point with a Participation Rate	1.25%	10.00%	40.00%	N/A	N/A	0%
S&P 500® Index One Year Fixed Declared Rate on Gain	0.00%	N/A	N/A	1.00%	3.25%	0%
S&P 500® Index One Year Fixed Declared Rate on Gain	1.25%	N/A	N/A	1.00%	5.00%	0%
Fixed	N/A	N/A	N/A	1.00%	1.00%	0%



This hypothetical illustration assumes the index will repeat historical performance and that the annuity's current non-guaranteed elements, such as Caps, Spreads, Participation Rates and other interest crediting adjustments **will not** change. It is likely that the index **will not** repeat historical performance, the non-guaranteed elements **will** change, and actual values **will** be higher or lower than those in this hypothetical illustration; however, actual values will not be less than the minimum guarantees or higher than the maximum guarantees. Except where explicitly stated, the values in this hypothetical illustration are **not** guarantees or even estimates of the amounts you can expect from your annuity.



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Hypothetical Aggregate Summary Based on Guaranteed Rates

Contract Year	Age	Premium	Annual Withdrawal	Account Value	Account Value Interest Crediting Rate	Minimum Guaranteed Surrender Value	Surrender Value ¹	Death Benefit
1	66	100,000	0	100,000	0.00%	88,375	91,000	100,000
2	67	0	0	100,000	0.00%	89,259	91,900	100,000
3	68	0	0	100,000	0.00%	90,151	92,800	100,000
4	69	0	0	100,000	0.00%	91,053	93,700	100,000
5	70	0	0	100,000	0.00%	91,963	94,600	100,000
6	71	0	0	100,000	0.00%	92,883	95,500	100,000
7	72	0	0	100,000	0.00%	93,812	96,400	100,000
8	73	0	0	100,000	0.00%	94,750	97,300	100,000
9	74	0	0	100,000	0.00%	95,697	98,200	100,000
10	75	0	0	100,000	0.00%	96,654	99,100	100,000
		100,000	0					
11	76	0	0	100,000	0.00%	97,621	100,000	100,000
12	77	0	0	100,000	0.00%	98,597	100,000	100,000
13	78	0	0	100,000	0.00%	99,583	100,000	100,000
14	79	0	0	100,000	0.00%	100,579	100,579	100,579
15	80	0	0	100,000	0.00%	101,585	101,585	101,585
16	81	0	0	100,000	0.00%	102,601	102,601	102,601
17	82	0	0	100,000	0.00%	103,627	103,627	103,627
18	83	0	0	100,000	0.00%	104,663	104,663	104,663
19	84	0	0	100,000	0.00%	105,710	105,710	105,710
20	85	0	0	100,000	0.00%	106,767	106,767	106,767
		100,000	0					
21	86	0	0	100,000	0.00%	107,834	107,834	107,834
22	87	0	0	100,000	0.00%	108,913	108,913	108,913
23	88	0	0	100,000	0.00%	110,002	110,002	110,002
24	89	0	0	100,000	0.00%	111,102	111,102	111,102
25	90	0	0	100,000	0.00%	112,213	112,213	112,213

1. The Surrender Value is equal to the greater of the Account Value, less any applicable Surrender Charges or the Minimum Guaranteed Surrender Value.



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Hypothetical Aggregate Summary Based on Guaranteed Rates

Contract Year	Age	Premium	Annual Withdrawal	Account Value	Account Value Interest Crediting Rate	Minimum Guaranteed Surrender Value	Surrender Value ¹	Death Benefit
26	91	0	0	100,000	0.00%	113,335	113,335	113,335
27	92	0	0	100,000	0.00%	114,468	114,468	114,468
28	93	0	0	100,000	0.00%	115,613	115,613	115,613
29	94	0	0	100,000	0.00%	116,769	116,769	116,769
30	95	0	0	100,000	0.00%	117,937	117,937	117,937
		100,000	0					
31	96	0	0	100,000	0.00%	119,116	119,116	119,116
32	97	0	0	100,000	0.00%	120,307	120,307	120,307
33	98	0	0	100,000	0.00%	121,510	121,510	121,510
34	99	0	0	100,000	0.00%	122,725	122,725	122,725
35	100	0	0	100,000	0.00%	123,953	123,953	123,953

1. The Surrender Value is equal to the greater of the Account Value, less any applicable Surrender Charges or the Minimum Guaranteed Surrender Value.



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Hypothetical Aggregate Summary Based on Current Rates (See page 4 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	66	100,000	0	100,000	0.00%	88,375	91,000	100,000
2	67	0	0	125,340	25.34%	89,259	114,959	125,340
3	68	0	0	125,340	0.00%	90,151	116,316	125,340
4	69	0	0	148,290	18.31%	91,053	138,787	148,290
5	70	0	0	148,290	0.00%	91,963	140,282	148,290
6	71	0	0	162,956	9.89%	92,883	155,549	162,956
7	72	0	0	162,956	0.00%	93,812	157,089	162,956
8	73	0	0	202,293	24.14%	94,750	196,713	202,293
9	74	0	0	202,293	0.00%	95,697	198,652	202,293
10	75	0	0	219,832	8.67%	96,654	217,836	219,832
		100,000	0					
11	76	0	0	219,832	0.00%	97,621	219,832	219,832
12	77	0	0	275,537	25.34%	98,597	275,537	275,537
13	78	0	0	275,537	0.00%	99,583	275,537	275,537
14	79	0	0	325,988	18.31%	100,579	325,988	325,988
15	80	0	0	325,988	0.00%	101,585	325,988	325,988
16	81	0	0	358,228	9.89%	102,601	358,228	358,228
17	82	0	0	358,228	0.00%	103,627	358,228	358,228
18	83	0	0	444,705	24.14%	104,663	444,705	444,705
19	84	0	0	444,705	0.00%	105,710	444,705	444,705
20	85	0	0	483,261	8.67%	106,767	483,261	483,261
		100,000	0					
21	86	0	0	483,261	0.00%	107,834	483,261	483,261
22	87	0	0	605,719	25.34%	108,913	605,719	605,719
23	88	0	0	605,719	0.00%	110,002	605,719	605,719
24	89	0	0	716,626	18.31%	111,102	716,626	716,626
25	90	0	0	716,626	0.00%	112,213	716,626	716,626

1. The Surrender Value is equal to the greater of the Account Value, less any applicable Surrender Charges or the Minimum Guaranteed Surrender Value.



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Hypothetical Aggregate Summary Based on Current Rates (See page 4 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
26	91	0	0	787,500	9.89%	113,335	787,500	787,500
27	92	0	0	787,500	0.00%	114,468	787,500	787,500
28	93	0	0	977,603	24.14%	115,613	977,603	977,603
29	94	0	0	977,603	0.00%	116,769	977,603	977,603
30	95	0	0	1,062,361	8.67%	117,937	1,062,361	1,062,361
		100,000	0					
31	96	0	0	1,062,361	0.00%	119,116	1,062,361	1,062,361
32	97	0	0	1,331,563	25.34%	120,307	1,331,563	1,331,563
33	98	0	0	1,331,563	0.00%	121,510	1,331,563	1,331,563
34	99	0	0	1,575,373	18.31%	122,725	1,575,373	1,575,373
35	100	0	0	1,575,373	0.00%	123,953	1,575,373	1,575,373

1. The Surrender Value is equal to the greater of the Account Value, less any applicable Surrender Charges or the Minimum Guaranteed Surrender Value.



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What does this hypothetical illustration tell you?

To help explain how this annuity works, this hypothetical illustration shows annuity contract values under the following scenarios: 1) guaranteed values that show minimum values; 2) non-guaranteed values based on interest options selected; and 3) non-guaranteed values based on historical index performance over most recent 10 years, the lowest and highest 10-year index movement over the last 20 years. For information on the column headings that follow in this hypothetical illustration please refer to the column headings explanation of the Narrative Summary found on page 12.

This hypothetical illustration assumes the index will repeat historical performance and that the annuity's current non-guaranteed elements, such as Caps, Spreads, Participation Rates and other interest crediting adjustments **will** not change. It is likely that the index **will not** repeat historical performance, the non-guaranteed elements **will** change, and actual values will be higher or lower than those in this hypothetical illustration; however, actual values will not be less than the minimum guarantees. Except where explicitly stated, the values in this hypothetical illustration are **not** guarantees or even estimates of the amounts you can expect from your annuity.

Interest Crediting Assumptions - Guaranteed Rates

The Aggregate Summary for Account Value, Minimum Guaranteed Surrender Value, Surrender Value and Death Benefit are based on Guaranteed Rates and assumes the guaranteed minimum 0.00% interest credit in all Contract Years for Premium allocated to an Indexed Interest Crediting Option. Premium allocated to the Fixed Interest Option is credited with the declared interest rate above for the first Contract Year and the guaranteed rate of 1.00%, thereafter.

Interest Crediting Assumptions - Current Rates

The Aggregate Summary for Account Value, Minimum Guaranteed Surrender Value, Surrender Value and Death Benefit are based on Current Rates and assumes that the Indexed Interest Crediting Options listed will perform in 10 year cycles exactly as it has over the past 10 calendar years and that the current declared minimum rates shown earlier in the hypothetical illustration for both the Indexed Interest Crediting Options and the Fixed Interest Option will remain the same for all Contract Years.



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Non-Guaranteed Hypothetical Values Based on Stated Assumptions

These scenarios are intended to demonstrate how the product would function under varying performance of the Barclays Trailblazer Sectors 5 Index (BXIITBZ5) and the S&P 500® Index. It is not a prediction of, or guarantee of future performance. Actual results are unlikely to match any of the hypothetical scenarios, and may be higher or lower depending on the actual performance of the Barclays Trailblazer Sectors 5 Index (BXIITBZ5) and the S&P 500® Index and actual Premium applied and withdrawals taken.

It is important to note the Barclays Trailblazer Sectors 5 Index was first calculated on July 5, 2016. All index value information presented prior to this date for these two indices are created through back-testing. Back-tested performance is not actual performance; it is hypothetical. Additionally, with respect to the Barclays Trailblazer Sectors 5 Index, a notional financing cost is deducted from each index component and an index charge of 0.85% per annum and a cost equal to the 3-month US dollar LIBOR rate is deducted from the Barclays Trailblazer Sectors 5 Index.

Scenario Assumptions: The three hypothetical scenarios utilize historical data from the Barclays Trailblazer Sectors 5 Index (BXIITBZ5) and the S&P 500® Index over the past 10 or 20 calendar years as follows:

Scenario 1 - The 'Most Recent' Scenario

The first scenario uses values from the specified Index over the past 10 calendar years, ending on December 31, 2019.

Scenario 2 - The 'Low' Scenario

The second scenario uses values from the specified Index from the 10-year period of time out of the last 20 calendar years in which the specified Index experienced the lowest average annual growth.

Scenario 3 - The 'High' Scenario

The third scenario uses values from the specified Index from the 10-year period of time out of the last 20 calendar years in which the specified index experienced the highest average annual growth.

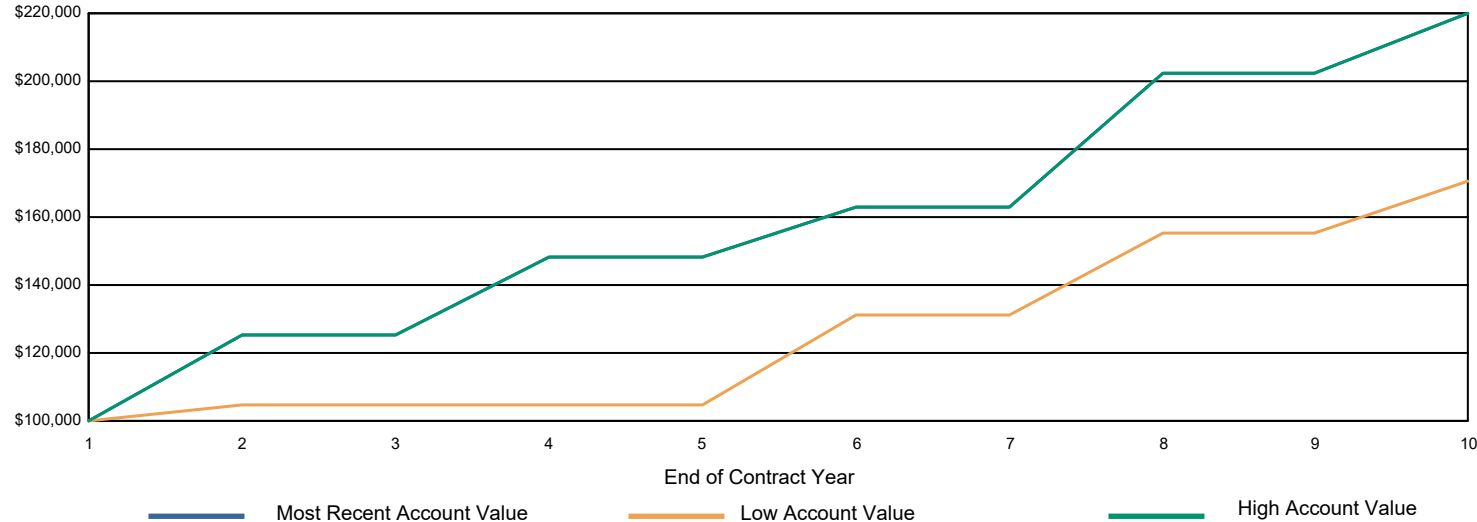


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Non-Guaranteed Hypothetical Aggregate Account Performance

Hypothetical Based on Stated Assumptions

Contract Year	'Most Recent'		'Low'		'High'	
	12/31/2009 - 12/31/2019		Dates Vary*		Dates Vary*	
	Interest Credited	Account Value	Interest Credited	Account Value	Interest Credited	Account Value
1	0.00%	100,000	0.00%	100,000	0.00%	100,000
2	25.34%	125,340	4.86%	104,860	25.34%	125,340
3	0.00%	125,340	0.00%	104,860	0.00%	125,340
4	18.31%	148,290	0.00%	104,860	18.31%	148,290
5	0.00%	148,290	0.00%	104,860	0.00%	148,290
6	9.89%	162,956	25.34%	131,432	9.89%	162,956
7	0.00%	162,956	0.00%	131,432	0.00%	162,956
8	24.14%	202,293	18.31%	155,497	24.14%	202,293
9	0.00%	202,293	0.00%	155,497	0.00%	202,293
10	8.67%	219,832	9.89%	170,875	8.67%	219,832
Geometric Average Annual Growth Rate	8.20%**	8.20%	5.50%**	5.50%	8.20%**	8.20%



*See individual Index Option charts which follow.

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



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Non-Guaranteed Hypothetical Performance - Barclays Trailblazer Sectors 5 Index Two Year Point-to-Point with a Spread without a Charge (100% Allocation)

Hypothetical Based on Stated Assumptions

'Most Recent'				'Low'			'High'		
12/31/2009 - 12/31/2019				12/31/2005 - 12/31/2015			12/31/2009 - 12/31/2019		
Contract Year	Index Change	Interest Credited	Account Value	Index Change	Interest Credited	Account Value	Index Change	Interest Credited	Account Value
1	10.37%	N/A	100,000	2.57%	N/A	100,000	10.37%	N/A	100,000
2	9.73%	25.34%	125,340	1.44%	4.86%	104,860	9.73%	25.34%	125,340
3	7.08%	N/A	125,340	-4.96%	N/A	104,860	7.08%	N/A	125,340
4	7.64%	18.31%	148,290	0.20%	0.00%	104,860	7.64%	18.31%	148,290
5	14.84%	N/A	148,290	10.37%	N/A	104,860	14.84%	N/A	148,290
6	-5.74%	9.89%	162,956	9.73%	25.34%	131,432	-5.74%	9.89%	162,956
7	8.34%	N/A	162,956	7.08%	N/A	131,432	8.34%	N/A	162,956
8	10.87%	24.14%	202,293	7.64%	18.31%	155,497	10.87%	24.14%	202,293
9	-6.59%	N/A	202,293	14.84%	N/A	155,497	-6.59%	N/A	202,293
10	14.78%	8.67%	219,832	-5.74%	9.89%	170,875	14.78%	8.67%	219,832

Geometric Average
Annual Growth Rate

8.20%**

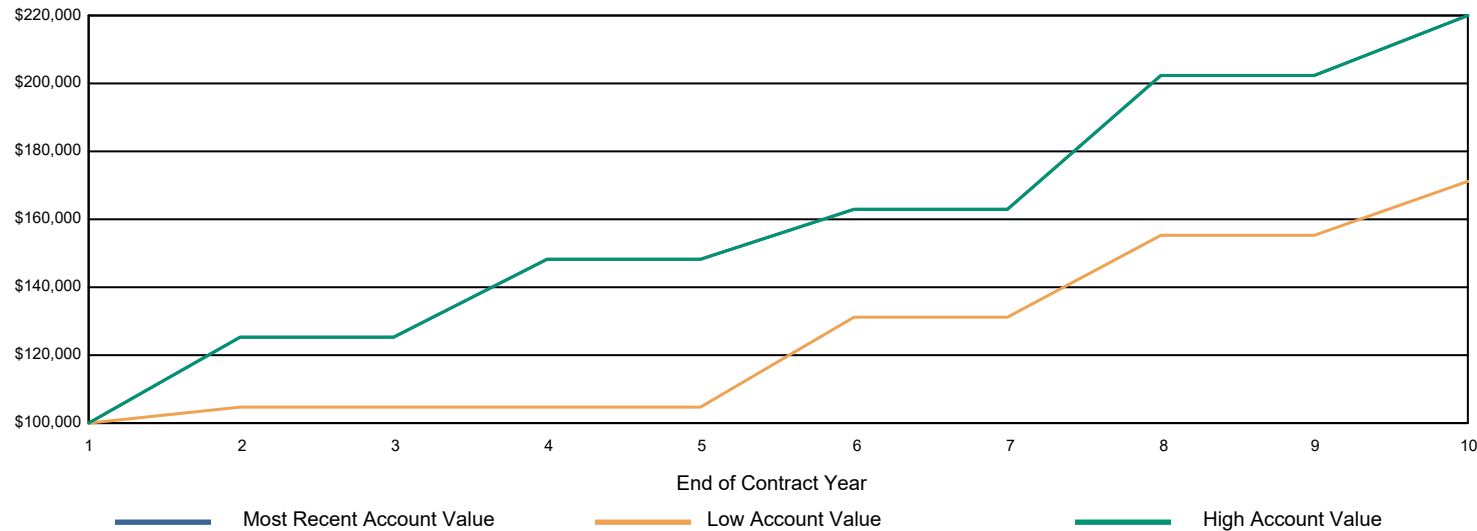
8.20%

5.50%**

5.50%

8.20%**

8.20%



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Narrative Summary

This section provides an explanation of the column headings in the hypothetical examples and capitalized terms referred to in the hypothetical illustration.

Contract Year

Contract Year is measured from the date of contract issue.

Age

Age represents the owner's Age at the end of the Contract Year.

Premium

Premium is the amount of money you pay into the contract at the beginning of the applicable Contract Year and subsequent contract anniversaries.

Annual Withdrawal

Annual Withdrawal is the amount withdrawn from your contract after Surrender Charges (where applicable) at the beginning of the applicable Contract Year and subsequent contract anniversaries.

Account Value

Account Value equals the total value of the contract at the end of the Contract Year, reflecting any applicable Premium, plus any interest credited thereon; less Annual Withdrawals of any type, less Surrender Charges thereon.

Account Value Interest Crediting Rate

Account Value Interest Crediting Rate is the annual rate of interest credited to the Account Value.

Minimum Guaranteed Surrender Value (MGSV)

The Minimum Guaranteed Surrender Value is the minimum amount you would receive if you surrendered your contract in full. At any time before the Maturity Date and before any Death Benefit becomes payable, the Minimum Guaranteed Surrender Value is 87.50% of your Premium accumulated at the MGSV Accumulation Interest Rate less any amounts previously deducted from the MGSV accumulated at the MGSV Accumulation Interest Rate. The MGSV Accumulation Interest Rate can be between 1% and 3%. This value is set at issue and it is fixed for the life of the contract. This amount is the sum of the MGSV at the strategy level.

Cap

The Cap rate limits how much of any increase will be used to calculate Index Credits.

Participation Rate

The Participation Rate limits how much of any increase will be used to calculate Index Credits.

Spread

The Spread rate is the rate which is subtracted from any positive index percentage change prior to applying the Participation Rate and Cap rate.



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Index Crediting Period

The Index Crediting Period is the period over which the Index Credit is calculated.

Surrender Value

The Surrender Value is equal to the amount available upon full surrender of the contract at the end of the Contract Year, based upon the Account Value less any applicable Surrender Charges. The Surrender Value for the Indexed Interest Crediting Options will never be less than the Minimum Guaranteed Surrender Value under each respective option.

Death Benefit

Death Benefit is the total Death Benefit at the end of the Contract Year that would be payable to the contract beneficiary when the first owner or first annuitant (if the owner is a non-living entity) dies. The Death Benefit is the greater of 1) contract Account Value not reduced for any applicable Surrender Charges or 2) the Minimum Guaranteed Surrender Value on the date of the owner's death.

Index Credit

Interest Credited to the Account Value based on the particular scenario shown.

Index Change

The Index Change is calculated on each Index Crediting date and is used to calculate the adjusted Index Credit. Any Index Change is calculated and applied based on the formula described in each Index Crediting option.



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This section provides information about FG AccumulatorPlus 10 annuity benefits, features and limitations.

Indexed Interest Crediting Options

FG AccumulatorPlus 10 features ten Indexed Interest Crediting Options: Barclays Trailblazer Sectors 5 Index Two Year Point-to-Point with a Spread without a Charge, Barclays Trailblazer Sectors 5 Index Two Year Point-to-Point with a Spread with a 1.25% Charge, S&P 500® Index One Year Monthly Average with a Cap without a Charge, S&P 500® Index One Year Monthly Point-to-Point with a Cap without a Charge, S&P 500® Index One Year Monthly Point-to-Point with a Cap with a 1.25% Charge, S&P 500® Index One Year Annual Point-to-Point with a Cap without a Charge, S&P 500® Index One Year Annual Point-to-Point with a Cap with a 1.25% Charge, S&P 500® Index One Year Annual Point-to-Point with Participation Rate with a 1.25% Charge, S&P 500® Index One Year Fixed Declared Rate on Gain without a Charge and S&P 500® Index One Year Fixed Declared Rate on Gain with a 1.25% Charge. FG AccumulatorPlus 10 also offers a traditional Fixed Interest Option.

Any Index Credits for the Barclays Trailblazer Sectors 5 Index Two Year Point-to-Point with a Spread without a Charge option are calculated and credited only on an Index Crediting date by using a formula that takes into account the beginning and ending values of Barclays Trailblazer Sectors 5 Index for a 2-year Index Crediting Period. The Participation Rate limits how much of any increase will be used to calculate any Index Credits. The Spread rate is the rate which is subtracted from any positive index percentage change prior to applying the Participation Rate. The Participation Rate and Spread rate are declared prior to each 2-year Index Crediting Period. The Index Change for this index is determined by subtracting the index value at the beginning of the 2-year Index Crediting Period from the index value at the end of the 2-year Index Crediting Period and then divide that value by the index value at the beginning of the 2-year Index Crediting Period, minus any applicable Spread rate, multiplied by the Participation Rate. The current Participation Rate is 120.00% for this option. The Participation Rate for any 2-year Index Crediting Period will never be less than 100.00% for this option. The Spread rate for any 2-year Index Crediting Period will never be more than 5.00% for this option. If the index percentage change is zero or negative, no Index Interest is added. 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 Crediting Period is zero or negative, no index interest credits will be applied to the Account Value. Please see the Statement of Understanding for a detailed explanation. If the index percentage change is positive, this percentage is multiplied by the options' Account Value to determine the Index Credits. The Index Credits pursuant to this option will never be less than zero. 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.

Any Index Credits for the Barclays Trailblazer Sectors 5 Index Two Year Point-to-Point with a Spread with a 1.25% Charge option are calculated and credited only on an Index Crediting date by using a formula that takes into account the beginning and ending values of Barclays Trailblazer Sectors 5 Index for a 2-year Index Crediting Period. The Participation Rate limits how much of any increase will be used to calculate any Index Credits. The Spread rate is the rate which is subtracted from any positive index percentage change prior to applying the Participation Rate. The Participation Rate and Spread rate are declared prior to each 2-year Index Crediting Period. The Index Change for this index is determined by subtracting the index value at the beginning of the 2-year Index Crediting Period from the index value at the end of the 2-year Index Crediting Period and then divide that value by the index value at the beginning of the 2-year Index Crediting Period, minus any applicable Spread rate, multiplied by the Participation Rate. The current Participation Rate is 160.00% for this option. The Participation Rate for any 2-year Index Crediting Period will never be less than 100.00% for this option. The Spread rate for any 2-year Index Crediting Period will never be more than 5.00% for this option. If the index percentage change is zero or negative, no Index Interest is added. 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 Crediting Period is zero or negative, no index interest credits will be applied to the Account Value. Please see the Statement of Understanding for a detailed explanation. If the index percentage change is positive, this percentage is multiplied by the options' Account Value to determine the Index Credits. Under this index option, a 1.25% annual charge is applied to and subtracted from the crediting option's Account Value at the beginning of an Index Crediting Period. Index Credits will never be less than zero. 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.



Product:	FG AccumulatorPlus 10
Prepared For:	Valued Client
Initial Premium:	\$100,000 Non-Qualified
State of Issue:	WA
Assumed Issue Date:	April 22, 2020
Issue Age:	65

Any Index Credits for the S&P 500® Index One Year Monthly Average with a Cap without a Charge option are calculated and credited only on an Index Crediting date by using a formula that takes into account the average of 12 months of monthly values of the S&P 500® Index during a 1-year Index Crediting Period. The index values are captured at one month intervals from the end of the first month of the 1-year Index Crediting Period to the end of the last month of the 1-year Index Crediting Period. The monthly average is the sum of these monthly index values divided by 12. The index percentage change equals the monthly average minus the index value on the first day of the 1-year Index Crediting Period, divided by the index value on the first day of the 1-year Index Crediting Period. If the index percentage change multiplied by the Participation Rate limited by the annual Cap rate is positive, the value is multiplied by the option's Account Value to determine the amount of Index Interest credited. If the value is zero or negative, no index interest is credited. The Participation Rate and Cap rate are declared prior to each Index Crediting Period. The annual Cap rate for this option will never be less than 1.00%. The current Participation Rate is 100.00% for this option. The Participation Rate for any 1-year Index Crediting Period will never be less than 100.00% for this option. The Index Credits pursuant to this option will never be less than zero.

Any Index Credits for the S&P 500® Index One Year Monthly Point-to-Point with a Cap without a Charge option are calculated and credited only on an Index Crediting date by using a formula that takes into account the monthly beginning and ending values of the S&P 500® Index during a 1-year Index Crediting Period. We add together 12 months of capped monthly index percentage changes, that result is multiplied by the applicable Participation Rate. The Participation Rate and monthly Cap rate are declared prior to each 1-year Index Crediting Period. The monthly index percentage change equals the index value of the current monthly anniversary divided by the index value on the prior monthly anniversary; minus one. A positive monthly index percentage change will be limited to a monthly Cap rate. A negative monthly index percentage change will not be subject to any floor. The monthly Cap rate for this option will never be less than 1.00%. The current Participation Rate is 100.00% for this option. The Participation Rate for any 1-year Index Crediting Period will never be less than 100.00% for this option. If the sum of the 12 monthly capped percentage changes is zero or negative, no Index Credits will be added. If the sum of the 12 monthly capped percentage changes is positive, this sum is then multiplied by the Participation Rate, then this result will be multiplied by the option's Account Value to determine the amount of index interest credited. Index Credits will never be less than zero.

Any Index Credits for the S&P 500® Index One Year Monthly Point-to-Point with a Cap with a 1.25% Charge option are calculated and credited only on an Index Crediting date by using a formula that takes into account the monthly beginning and ending values of the S&P 500® Index during a 1-year Index Crediting Period. We add together 12 months of capped monthly index percentage changes, that result is multiplied by the applicable Participation Rate. The Participation Rate and monthly Cap rate are declared prior to each 1-year Index Crediting Period. The monthly index percentage change equals the index value of the current monthly anniversary divided by the index value on the prior monthly anniversary; minus one. A positive monthly index percentage change will be limited to a monthly Cap rate. A negative monthly index percentage change will not be subject to any floor. The monthly Cap rate for this option will never be less than 1.00%. The current Participation Rate is 100.00% for this option. The Participation Rate for any 1-year Index Crediting Period will never be less than 100.00% for this option. If the sum of the 12 monthly capped percentage changes is zero or negative, no Index Credits will be added. If the sum of the 12 monthly capped percentage changes is positive, this sum is then multiplied by the Participation Rate, then this result will be multiplied by the option's Account Value to determine the amount of index interest credited. Under this index option, a 1.25% annual charge is applied to and subtracted from the crediting option's Account Value at the beginning of an Index Crediting Period. Index Credits will never be less than zero.

Any Index Credits for the S&P 500® Index One Year Annual Point-to-Point with a Cap without a Charge option are calculated and credited only on an Index Crediting date by using a formula that takes into account the beginning and ending values of the S&P 500® Index for a 1-year Index Crediting Period. The Participation Rate and Cap rate limit how much of any increase will be used to calculate any Index Credits. The Participation Rate and Cap rate are declared prior to each 1-year Index Crediting Period. We determine the index percentage change by subtracting the index value at the beginning of the 1-year Index Crediting Period from the index value at the end of the 1-year Index Crediting Period and then divide that value by the index value at the beginning of the 1-year Index Crediting Period, multiplied by the Participation Rate, and then the result is subject to the applicable Cap rate. The current Participation Rate is 100.00% for this option. The Participation Rate will never be less than 100.00% for this option. The Cap rate will never be less than 1.00% for this option. If the index percentage change is zero or negative, no index interest is added. If the index percentage change limited by the annual Cap is positive, this capped percentage is multiplied by the option's Account Value to determine the Index Credits. The Index Credits pursuant to this option will never be less than zero.



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Issue Age:	65

Any Index Credits for the S&P 500® Index One Year Annual Point-to-Point with a Cap with a 1.25% Charge option are calculated and credited only on an Index Crediting date by using a formula that takes into account the beginning and ending values of the S&P 500® Index for a 1-year Index Crediting Period. The Participation Rate and Cap rate limit how much of any increase will be used to calculate any Index Credits. The Participation Rate and Cap rate are declared prior to each 1-year Index Crediting Period. We determine the index percentage change by subtracting the index value at the beginning of the 1-year Index Crediting Period from the index value at the end of the 1-year Index Crediting Period and then divide that value by the index value at the beginning of the 1-year Index Crediting Period, multiplied by the Participation Rate, and then the result is subject to the applicable Cap rate. The current Participation Rate is 100.00% for this option. The Participation Rate will never be less than 100.00% for this option. The Cap rate will never be less than 1.00% for this option. If the index percentage change is zero or negative, no index interest is added. If the index percentage change limited by the annual Cap is positive, this capped percentage is multiplied by the option's Account Value to determine the Index Credits. Under this index option, a 1.25% annual charge is applied to and subtracted from the crediting option's Account Value at the beginning of an Index Crediting Period. The Index Credits pursuant to this option will never be less than zero.

Any Index Credits for the S&P 500® Index One Year Annual Point-to-Point with Participation Rate with a 1.25% Charge option are calculated and credited only on an Index Crediting date by using a formula that takes into account the beginning and ending values of the S&P 500® Index for a 1-year Index Crediting Period. The Participation Rate limits how much of any increase will be used to calculate any Index Credits. The Participation Rate is declared prior to each 1-year Index Crediting Period. We determine the index percentage change by subtracting the index value at the beginning of the 1-year Index Crediting Period from the index value at the end of the 1-year Index Crediting Period and then divide that value by the index value at the beginning of the 1-year Index Crediting Period, multiplied by the Participation Rate. The current Participation Rate is 40.00% for this option. The Participation Rate will never be less than 10.00% for this option. If the index percentage change is zero or negative, no index interest is added. 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 Crediting Period is zero or negative, no index interest credits will be applied to the Account Value. Please see the Statement of Understanding for a detailed explanation. If the index percentage change is positive, this percentage is multiplied by the option's Account Value to determine the Index Credits. Under this index option, a 1.25% annual charge is applied to and subtracted from the crediting option's Account Value at the beginning of an Index Crediting Period. The Index Credits pursuant to this option will never be less than zero.

Any Index Credits for the S&P 500® Index One Year Fixed Declared Rate on Gain without a Charge option are calculated and credited only at each contract anniversary. If the index value on the current contract anniversary is higher than the index value on the prior contract anniversary, the Index Change will equal the declared rate. If the index value on the current contract anniversary is less than or equal to the index value on the prior contract anniversary, the Index Change will be equal to 0.00%. The Index Change is multiplied by the option's Account Value to determine the index interest credit. The fixed declared rate shown in this hypothetical illustration is the first year rate and may be higher than the fixed declared rate that will apply in renewal years. The fixed declared rate is set in advance of each Index Crediting Period and will never be less than 1.00%.

Any Index Credits for the S&P 500® Index One Year Fixed Declared Rate on Gain with a 1.25% Charge option are calculated and credited only at each contract anniversary. If the index value on the current contract anniversary is higher than the index value on the prior contract anniversary, the Index Change will equal the declared rate. If the index value on the current contract anniversary is less than or equal to the index value on the prior contract anniversary, the Index Change will be equal to 0.00%. The Index Change is multiplied by the option's Account Value to determine the index interest credit. The fixed declared rate shown in this hypothetical illustration is the first year rate and may be higher than the fixed declared rate that will apply in renewal years. The fixed declared rate is set in advance of each Index Crediting Period and will never be less than 1.00%. Under this index option, a 1.25% annual charge is applied to and subtracted from the crediting option's Account Value at the beginning of an Index Crediting Period.

Fixed Interest Option

We will declare an initial fixed interest rate and renewal fixed interest rates that will determine the fixed rate of interest credited to this option. These rates are guaranteed never to be less than the guaranteed minimum effective annual interest rate of 1.00%. The initial fixed interest rate is guaranteed for the first Contract Year only. At the end of the first Contract Year and any subsequent Contract Year, we will declare a renewal fixed interest rate that will be guaranteed for one Contract Year only. Interest credits are credited daily.



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Prepared For: Valued Client
Initial Premium: \$100,000 Non-Qualified
State of Issue: WA
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Issue Age: 65

Free Withdrawal

After the first Contract Year, up to 10% of your Account Value as of the contract anniversary on the first day of that Contract Year is available without a Surrender Charge.

Surrender Charge

This is the cost you incur if the contract is surrendered or if any amount withdrawn exceeds the Free Withdrawal amount during the period the Surrender Charge is in effect. The Surrender Charge on these amounts is applied at the time the surrender or withdrawal is made. Any amount withdrawn above the Free Withdrawal amount will be multiplied by the applicable surrender percentages listed below to determine the actual Surrender Charge.

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
Surrender Charge %	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

Withdrawal Options

If you need to access your Account Value prior to electing an Annuity Option, FG AccumulatorPlus 10 does allow you to take up to four unscheduled withdrawals each Contract Year or to schedule regular withdrawals as frequently as monthly. Unless waived by one of the circumstances listed below, all other withdrawals that exceed the annual 10% Free Withdrawal amount will be subject to Surrender Charges.

Subject to additional limitations, Surrender Charges could be waived under the following circumstances, depending on the state where your contract is issued:

1. Home Health Care Rider - If the annuitant requires Home Health Care Services by a licensed Home Health Care provider as a result of being impaired in performing two out of six activities of daily living as outlined in your contract for at least 60 days, and such care begins at least one year after the contract's effective date of issue.
2. Terminal Illness Benefit Rider - If a licensed physician certifies that you have been diagnosed with an illness or physical condition that causes your life expectancy to be 12 months or less. The diagnosis must be at least one year after the contract's issue date.
3. Nursing Home Rider - If you are confined to a licensed nursing home for at least 60 consecutive days, and your confinement begins at least one year after the contract's date of issue.
4. If you die before the Maturity Date, all Surrender Charges will be waived unless your spouse elects to continue or succeed to ownership of the annuity.

Maturity Date

The date you will receive the entire value of your contract in the form of annuity payments. There are a number of payout options (see Annuity Options) from which to select. Regardless of the payout option selected, once the amount of the payments is determined, your payments can never be changed. You should review the available payout options with your tax advisor to select the most appropriate one based on your financial situation.



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Annuity Options

You must begin receiving annuity payments on the Maturity Date. The Maturity Date is fixed at contract issue and is no later than the contract anniversary following the oldest annuitant's 100th birthday. The following seven Annuity Options are available:

1. Income for a Fixed Period
2. Life Income with a Guaranteed Period
3. Life Income
4. Joint and Contingent Life Income
5. Joint and Survivor Income with Guaranteed Period
6. Joint and Survivor Life Income
7. Life Income with Lump Sum Refund at Death

At annuitant's Age 100, the guaranteed annual annuity payment under the Life Income option would be \$34,906.31. The guaranteed annual annuity rate per \$1,000 for this option at annuitant's Age 100 is \$281.61. Actual annuity payments will vary depending on the contract Surrender Value, Age of the annuitant(s) on the date you exercise the Annuity Option, the Annuity Option selected, and the payment frequency.

Effect on Taxes

This annuity is generally tax-deferred, which means you don't pay taxes on the gain until the money is paid to you. When you take payouts or make a withdrawal, you pay ordinary income taxes on the taxable portion of your withdrawal. Withdrawals are treated as coming from gains first and then as a return of your Premium. Payments under an annuity payment option are treated as coming partially from gains and partially as return of Premium. You may pay a federal income tax penalty on the taxable portion of your withdrawal if you withdraw funds before Age 59 ½. If your state imposes a Premium tax, it may be deducted from the money you receive. Please consult your tax advisor regarding your unique situation.

Barclays Trailblazer Sectors 5 Index

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State of Issue:	WA
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Issue Age:	65

The licensing agreement between Fidelity & Guaranty Life® Insurance Company and Barclays is solely for the benefit of Fidelity & Guaranty Life® Insurance Company and Barclays and not for the benefit of the owners of the Fixed Indexed Annuities, contract owners or other third parties.

Barclays shall have no liability to the issuer, contract owners or to other third parties for the quality, accuracy and/or completeness of the index or any data included therein or for interruptions in the delivery of the index. Barclays makes no warranty, express or implied, as to results to be obtained by the issuer, the contract owners or any other person or entity from the use of the index or any data included therein. Barclays makes no express or implied warranties, and hereby expressly disclaims all warranties of merchantability or fitness for a particular purpose or use with respect to the index or any data included therein. Barclays reserves the right to change the methods of calculation or publication, or to cease the calculation or publication of the index, and Barclays shall not be liable for any miscalculation of or any incorrect, delayed or interrupted publication with respect to any of the index. Barclays shall not be liable for any damages, including, without limitation, any special, indirect or consequential damages, or any lost profits and even if advised of the possibility of such, resulting from the use of the index or any data included therein or with respect to the fixed indexed annuities.

S&P 500® Index

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Signature Statement

I HAVE RECEIVED A COPY OF THIS HYPOTHETICAL ILLUSTRATION AND UNDERSTAND THAT WITH THE EXCEPTION OF THE GUARANTEED MINIMUM VALUES IN THE ANNUITY, THE RESULTS SHOWN ARE NOT GUARANTEES OR PROMISES. IN PARTICULAR, THERE ARE NO GUARANTEES REGARDING FUTURE INDEX VALUES, INDEX CHANGES, OR INDEX CREDITS UNDER THE INDEXED INTEREST CREDITING OPTIONS OF THIS ANNUITY. I FURTHER UNDERSTAND THAT ANY NON-GUARANTEED ELEMENTS UNDER THE FIXED INTEREST OPTION OF THIS ANNUITY ARE ILLUSTRATED TO CONTINUE UNCHANGED FOR ALL YEARS SHOWN. THIS IS NOT LIKELY TO OCCUR, AND ACTUAL RESULTS MAY BE MORE OR LESS FAVORABLE THAT THOSE SHOWN.

Signature of applicant or owner

Date

I CERTIFY THAT THIS HYPOTHETICAL ILLUSTRATION HAS BEEN PRESENTED TO THE APPLICANT AND A COPY HAS BEEN PROVIDED. I HAVE EXPLAINED THAT ANY NON-GUARANTEED ELEMENTS ILLUSTRATED ARE SUBJECT TO CHANGE. I HAVE NOT MADE ANY REPRESENTATIONS OR PROMISES ABOUT FUTURE INDEX VALUES, INDEX CHANGES, OR INDEX CREDITS TO BE EXPECTED UNDER THIS CONTRACT. I HAVE MADE NO STATEMENTS THAT ARE INCONSISTENT WITH THIS HYPOTHETICAL ILLUSTRATION.

Signature of insurer's authorized agent

Date