



Experience
the Power of
Collaborative
Thinking

The Barclays Trailblazer Sectors 5 Index

The Index offers a daily dynamic rebalancing and uses only domestic U.S. assets and cash.

This indexed interest crediting option is offered on select F&G fixed indexed annuities.

Who are F&G and Barclays?

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.

Everything we do is designed to help meet your changing needs. We want you to understand your options, have a smooth experience and feel great about protecting your family and your future retirement.

Who is Barclays?

Barclays has over 325 years of history in the financial services industry. They have operations in over 40 countries and employ approximately 130,000 people.

The Barclays Trailblazer Sectors 5 Index is available as a two-year point-to-point with spread and participation rate indexed interest crediting option. You can choose it with Accelerator Plus[®], FG AccumulatorPlus[®], Performance Pro[®] and Prosperity Elite[®] FIAs in all states where approved (except IA and NH.) Please review the applicable product brochure and Statement of Understanding for a detailed description of this crediting option. The index options are linked to a market index, but you are not investing directly in the stock market or any index. The Index is only used to determine the interest credited, if any.

The investment performance of the Barclays Trailblazer Sectors 5 Index does not directly pass through as an investment.

A Systematic Approach to Stay on Track

A New Index Offering a Potential Growth Opportunity

The Barclays Trailblazer Sectors 5 Index (the “Index”) may provide opportunities for positive returns based on a diverse set of U.S. asset classes. The goal of the Index is to track a diversified portfolio of assets with the highest return potential for a given level of risk.

The Barclays Trailblazer Sectors 5 Index is based on the Modern Portfolio Theory, which aims to maximize returns without exceeding a certain level of risk.

Potential Performance

The Index selects the portfolio mix from a unique set of asset classes (see next page) to provide the potential for growth opportunities.

Diversification

The Barclays Trailblazer Sectors 5 Index portfolio is chosen from a mix of Exchange Traded Funds (ETFs), providing exposure to the U.S. equity market, the fixed income market and cash.¹

Volatility Managed

The Index is monitored on a daily basis, is rebalanced if necessary and will adjust its exposure to the index portfolio if actual volatility is higher or lower than the Index’s target volatility of 5% per year.²

Dynamic Rebalancing

The Index rebalances into a new portfolio only when specific trigger conditions are met, allowing the Index to avoid unnecessary adjustments in less volatile markets while adjusting as often as daily when markets are more volatile.

¹ Any allocation to cash will earn zero return.

² Subject to a minimum of 0% and a maximum of 150%

Eligible Index Components

| Index Component | Name | Ticker |
|---------------------------------------|---|---------|
| Equity Assets | | |
| Large Cap U.S. Materials | Materials Select Sector SPDR Fund | XLB |
| Large Cap U.S. Energy | Energy Select Sector SPDR Fund | XLE |
| Large Cap U.S. Financials | Financial Select Sector SPDR Fund | XLF |
| Large Cap U.S. Industrials | Industrial Select Sector SPDR Fund | XLI |
| Large Cap U.S. Technology | Technology Select Sector SPDR Fund | XLK |
| Large Cap U.S. Consumer Staples | Consumer Staples Select Sector SPDR Fund | XLP |
| Large Cap U.S. Utilities | Utilities Select Sector SPDR Fund | XLU |
| Large Cap U.S. Health Care | Health Care Select Sector SPDR Fund | XLV |
| Large Cap U.S. Consumer Discretionary | Consumer Discretionary Select Sector SPDR Fund | XLY |
| U.S. Real Estate | iShares U.S. Real Estate ETF | IYR |
| Large Cap U.S. Communications | Communications Services Select Sector SPDR Fund | XLC |
| Bond Assets | | |
| U.S. High Yield Bonds | iShares iBoxx \$ High Yield ETF | HYG |
| Long Duration U.S. Treasury Bonds | iShares 20+ Year Treasury Bond ETF | TLT |
| U.S. Mortgage Backed Securities | iShares MBS ETF | MBB |
| Cash | | |
| Cash | 3 Month USD LIBOR | US0003M |

No Caps, No Limits

Regarding diversification, there is no cap on the weight that any individual index component may have in the index portfolio, and there is no minimum or maximum number of elements that must be in the portfolio at any time.

More information about the **Barclays Trailblazer Sectors 5 Index**, including information about the index methodology, historical performance and certain risks associated with the Index, can be found at trailblazer.barclays.com.