



## Accelerator Plus 14

Get Info & Free Brochure

### Annuity Type

Fixed Indexed Annuity

### Issuing Insurance Company and Ratings

[Fidelity & Guaranty Life Insurance Company](#) - View Details

**A.M. Best**



(4th of 15 ratings)

**Standard & Poor's**



(8th of 20 ratings)

**Moody's**



(9th of 21 ratings)

**Fitch**



(9th of 21 ratings)

**Comdex**



(percentile of rated companies)

[Learn more about what these ratings mean](#)

## Product Information

The Accelerator Plus 14 is a deferred fixed indexed annuity issued by Fidelity & Guaranty Life Insurance Co.

This annuity offers 6.00% as an upfront bonus. When your full premium deposit is allocated to the fixed interest account, the current first year yield (including bonus if applicable) is 7.59% (see [Rate Details](#) below).

You can also allocate your premium between 9 different strategy and index account options (see [Index Account Options](#) below). For current index account options cap and participation rates, please contact AnnuityAdvantage at 1.800.239.0356.

During the time in which the annuity is subject to surrender penalties, there are policy provisions that allow partial access on a penalty free basis. Beginning in the second contract year, this annuity provides up to 10% (noncumulative) of the contract value as the penalty free withdrawal amount that may be withdrawn from the annuity each contract year.

This annuity also waives withdrawal penalties upon death. Your named beneficiary(ies) will receive a death benefit equal to the full accumulation value. A beneficiary may choose to receive their death benefit in either a lump sum or select an available annuitization option.

Details on additional penalty waivers can be found in the [Penalty Free Withdrawal Provisions](#) section below.

Fidelity & Guaranty Life Insurance Co is rated "A-" by A.M. Best, was founded in 1959, and has over \$24.7 billion in total assets.

## Rate Details

Effective Date: **Feb 1st, 2020**

Next Change: ***Not Scheduled***

<b>Premium Amount: \$10,000 - \$1,000,000</b>	
	<b>Current</b>
<b>Fixed Account First Year Yield:</b>	<b>7.59%</b>
Upfront Bonus:	6.00%
Fixed Account Current Interest Rate:	1.50%
Fixed Account Guaranteed Minimum Interest Rate:	1.00%

[Get Info & Free Brochure](#)

## Index Account Options

Index and Account Description	Reset Period
S&P 500® / One-Year Monthly Point-to-Point	Annual
S&P 500® / One-Year Monthly Point-to-Point with Rider Charge	Annual
S&P 500® / One-Year Annual Point-to-Point	Annual
S&P 500® / One-Year Annual Point-to-Point with Rider Charge	Annual
Barclays Trailblazer Sectors 5 / Two-Year Point-to-Point with Spread and Participation Rate	Biennial
Barclays Trailblazer Sectors 5 / Two-Year Point-to-Point with Spread and Participation Rate with Rider Charge	Biennial
S&P 500® / Point-to-Point Fixed Declared Rate on Gain	Annual
S&P 500® / Point-to-Point Fixed Declared Rate on Gain with Rider Charge	Annual
S&P 500® / One-Year Annual Point-to-Point with Participation Rate with Rider Charge	Annual

## Initial Surrender Charge and MVA Periods

Early Surrender Charges: **14 years**

Market Value Adjustment (MVA): **14 years**

Penalty Free Full Withdrawal Window Available After: **14 years**

*State variations may exist, refer to product disclosure for details.*

## Policy Details

Min Premium Non-Qualified: **\$10,000**

Min Premium Qualified: **\$10,000**

Max Premium Non-Qualified: **\$1,000,000**

Max Premium Qualified: **\$1,000,000**

Max Issue Age Non-Qualified: **85**

Max Issue Age Qualified: **85**

Rate Lock on Transfers: **60 days**

Subject to MVA: **Yes**

Death Benefit: **Accumulation Value**

Income Rider Available: [See Notes](#)

## Penalty Free Withdrawal Provisions

First Year Withdrawals: **None**

Years 2+ Withdrawals: **10%**

Cumulative Withdrawals: **No**

RMD Friendly: **Yes**

Penalty Waivers: **Death, Home Health Care, Nursing Home and Terminal Illness**

*See product brochure, disclosure and riders for additional details, limitations and availability. State variations, age restrictions and holding periods may apply.*

## State Variations

Not available in: **AL, AK, CA, CT, DE, IN, MA, MN, MS, MT, NV, NJ, NY, OH, OK, OR, PA, SC, TX, UT, VT and WA** (as of 06/01/2019)

For FL: No Home Health Care Rider and Max Issue Age is 64.

For IA and NH: Multi-year index interest crediting options are not available.

For ID: No Home Health Care Rider.

For IL and MO: MVA Rider not available.

## Notes

Upfront Bonus reduced to 3.75% for issue ages 76+

Income Rider Available: Per product design, the Enhanced Guaranteed Minimum Withdrawal Benefit (EGMWB) Rider is automatically included for an additional charge.

*Rates reflect current information and are subject to change at any time. Every effort is made to provide accurate information. However, because policy provisions and rates can change quickly, we cannot guarantee the accuracy of the information provided herein. Actual rates and other product features will be based on the terms and conditions of the annuity contract and any attached riders. Upfront bonuses are frequently subject to a vesting schedule. State availability, variations and age restrictions may apply.*