



At-a-Glance F&G Secure MYGA[®] 3, 5 & 7

Only available to
CA & MO Residents

Eligible ages

Non-qualified: **0-90**/Qualified: **18-90**

- If joint owner, eligibility is based on older owner's age

Premium

Minimum premium: **\$20,000**

Maximum premium: **\$1,000,000**

Guaranteed period

3, 5 or 7 years

Minimum interest rate guarantee

Initial minimum guaranteed interest rate during the initial guarantee period and the applicable MGSV rate in subsequent guarantee periods

Death benefit

Prior withdrawals reduce benefit amounts.

Paid as a lump sum of the:

- ▶ Account value (unless the spouse, as beneficiary, of the first owner to die continues or succeeds to ownership of the annuity).

Free surrenders and withdrawals

Accumulated interest and any amount withdrawn during the first 30 days after any guarantee period

Surrender charge schedule

A competitive initial interest rate is guaranteed for the 3, 5 or 7 year guarantee period. After the initial guarantee period, the annuity will immediately enter into a new guarantee period crediting a renewal fixed interest rate. At the end of any guarantee period, contract holders will have a 30-day window to withdraw some or all of their account value free of surrender charges and Market Value Adjustment (MVA). If you don't surrender within the 30-day window, a new set of surrender charges¹, identical to those in the initial guarantee period, will apply. Unless there is a full surrender, this renewal process will continue until annuitization or death.

Years into Guarantee Period	1	2	3	4	5	6	7	8+
F&G Secure MYGA 3	9.00%	8.00%	7.00%	0.00%				
F&G Secure MYGA 5	9.00%	8.00%	7.00%	6.00%	5.00%	0.00%		
F&G Secure MYGA 7	9.00%	8.00%	7.00%	6.00%	5.00%	4.00%	3.00%	0.00%

The surrender charge will be 9% in the first year decreasing throughout each rate guarantee period by 1% each contract year. Upon renewal into a new rate guarantee period, surrender charges will reset to 9%, and will follow the identical decreasing pattern through each subsequent guarantee period.¹

¹ For the following states, surrender charges continue to decline over 10 years and do not reset at 9%: CA

Please refer to the F&G Secure MYGA 3, 5 and 7 Consumer Brochure and Statement of Understanding (SOU), presented with this fact sheet. The SOU explains this annuity in detail.

Surrender charge schedule

(continued)

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 rates since contract issuance. Generally, if rates have risen, the market value adjustment will decrease surrender value; if rates have fallen, it will increase surrender value. MVA does not apply in CA.

For unexpected health care costs — access to account value with no surrender charge or MVA

Nursing Home Care (in a licensed nursing home)

- Confinement must begin at least one year after contract effective date
- Must be confined to nursing home for at least 60 days

Terminal Illness

- Diagnosis must be made at least one year after contract effective date and certified by licensed physician
- Life expectancy must be less than one year

Minimums

Minimum surrender and withdrawal amount

\$500

Minimum account balance after surrenders and withdrawals

\$500

Systematic withdrawal provision

Two automatic payment options for payment of either a specific amount or interest only on a repetitive basis. Minimum payment per mode is \$100. Frequency: monthly, quarterly, semiannual or annual. Withdrawals are free from surrender charges and MVA if limited to accumulated interest.

Annuitization

Beginning at the first contract anniversary, you may elect to have the account value annuitized to you under an annuity option.

Qualified plans

Rollovers from IRAs, 401(k), 403(b), pension or profit sharing plans.

Free look

10 days or longer as required by state law.

Not a bank or credit union deposit, obligation or guarantee	May lose value	Not FDIC/NCUA/NCUSIF insured	Not insured by any federal government agency
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Questions? Please contact us at 888.513.8797 or fglife.com for more information.

"F&G" is the marketing name for Fidelity & Guaranty Life Insurance Company issuing insurance in the United States outside of New York. Life insurance and annuities issued by Fidelity & Guaranty Life Insurance Company, Des Moines, IA.

Guarantees are based on the claims paying ability of the issuing insurer, Fidelity & Guaranty Life Insurance Company, Des Moines, IA.

F&G Secure MYGA is a Single Premium Deferred Annuity.

Policy form numbers: FGL SPDA-MY-NRSC-F (12-16), FGL SPDA MY-F-C (6-04), FGL MVAR-MYGA-87.5-F-C (3-04), FGL FS-I-C (2001), FGL WSC-NH-C (3-99), FGL WSC-TI-C (3-99), FGL WSC-DOO-C (2001), AE-2037(5-20), AE-2038(5-20), AE-2005(10-18).

Provisions and riders have limitations, restrictions and additional charges. Subject to state availability. Certain restrictions may apply.

F&G Secure MYGA 3, 5 and 7 is available in CA and MO.

Withdrawals may be taxable and subject to tax penalties if made before age 59 ½. Tax-deferral offers no additional value if the annuity is used to fund a qualified plan, such as an IRA or 401k and may not be available if the owner of the annuity is not a natural person such as a corporation or certain types of trusts.

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