

Only available to  
CA & MO Residents



# F&G Secure MYGA<sup>®</sup>

## A multi-year guaranteed annuity

Tax-deferred growth at a fixed interest rate —  
certainty in an uncertain market



Experience  
the Power of  
Collaborative  
Thinking

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Fidelity & Guaranty Life Insurance Company

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

# Looking for a **guaranteed rate of return** for your retirement savings?

In the prolonged low interest rate environment we are in, it can be a challenge to find a guaranteed rate of return that meets your needs. Many Americans are turning to alternative solutions like a multi-year guaranteed annuity (MYGA) to help fill this gap.

A MYGA is a conservative option that offers you the opportunity to:

- Earn tax-deferred interest on your principal, at a fixed rate of return for a certain period of time.
- Know your interest rate upfront and that it's locked in during the guarantee period.

## About **F&G**

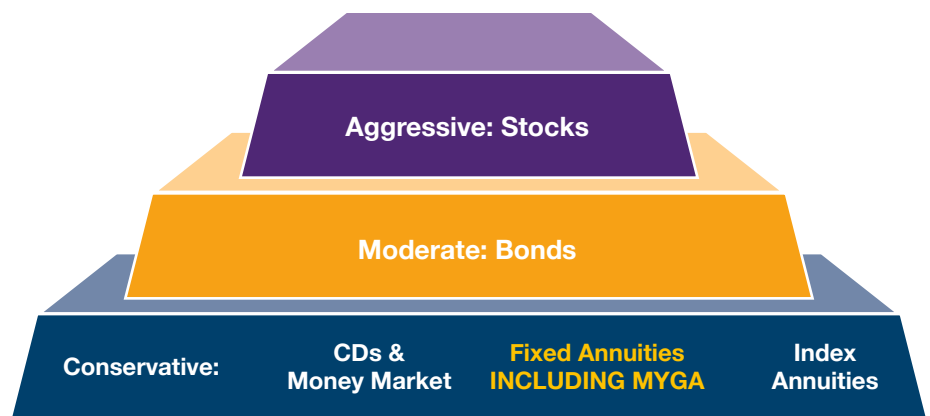
Annuities and Life

**1959**  
established

**700,000**  
people protected

F&G has provided retirement products since 1959. Today, we provide annuities and life insurance for over 700,000 people across the United States. Our annuities are designed to protect your savings and provide a steady stream of tax-deferred<sup>1</sup> income for your retirement.

Fixed annuities including MYGAs fall under the conservative category of solutions.



**This quick reference guide is intended to provide an overview of the F&G Secure MYGA (Secure MYGA). It comes with the Statement of Understanding (SOU) that explains this annuity in detail.**

The SOU has product information that's important to help you understand this annuity. If you decide to complete an application, your financial professional will ask you to sign an acknowledgement to confirm you've read the SOU. If there is any conflict between this guide and the SOU, the SOU prevails.

Read on to learn how **Secure MYGA** can play an important part in your financial security.

<sup>1</sup> You pay taxes only when you make withdrawals and receive income in the future.

# Is Secure MYGA a good option for you?

## 3 reasons you may consider this annuity

<p><b>1 Guaranteed rate of interest</b></p> <p>Grow your retirement savings at a fixed rate, protected from market and interest rate fluctuations. Interest is credited daily.</p>	<p><b>2 You choose your time frame</b></p> <p>3, 5 and 7 year guaranteed periods are available depending on your time horizon.</p>	<p><b>3 Tax deferral</b></p> <p>To help your savings work even harder, interest grows tax-deferred.<sup>1</sup> You may have more money to compound and grow.</p>
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## Other considerations

### Access for unexpected health care costs

- Nursing home care
- Terminal illness

**Access your total account value with no surrender charges.**

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

### Ability to withdraw

See the SOU for details on surrender charges and MVA.

**You may withdraw your money at any time.** The interest you've earned may always be withdrawn without surrender charge. Any other withdrawals made will incur surrender charges and MVA.

**Surrender Charges<sup>2</sup>**

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

### Market Value Adjustment<sup>3</sup>

At the end of your guarantee period, you may withdraw up to the full account value during a 30-day window.

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

### Death benefit

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

<sup>1</sup> You pay taxes only when you make withdrawals and receive income in the future.  
<sup>2</sup> In CA, surrender charges begin at 9% and continue to decline over 10 years and do not reset.  
<sup>3</sup> The MVA does not apply in CA.

# TAX INFORMATION

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.

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.

“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.

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

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.

Surrender charges [and market value adjustment] may apply to partial and full surrenders. Surrenders may be taxable and may be subject to penalties prior to age 59 ½.

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.

**Please contact us at 888.513.8797 or visit us at [fglife.com](http://fglife.com) for more information**

**Your annuity values are guaranteed by  
Fidelity & Guaranty Life Insurance Company,  
Des Moines, IA.**



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