## F&G Secure MYGA® 3,5 & 7 Interest Rates

The F&G Secure MYGA 3, 5 & 7 is a single premium, fixed deferred annuity featuring a competitive 3, 5, and 7 year interest rate guarantee.

## **Effective October 24, 2022**

	3-Year	5-Year	7-Year
Fixed Rate	4.50%	5.20%	5.40%

Rates are not guaranteed and subject to change at any time at the sole discretion of F&G prior to new annuity issuance. Actual rates issued may be higher or lower. Read your contract carefully. Your financial professional will provide additional details and the applicable Statement of Understanding (SOU).

"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 Single Premium Deferred Annuity.

Policy form numbers: FGL SPDA-MY-F (7-04), FGL WSC-NH-C (3-99), FGL WSC-TI-C (3-99), FGL WSCDOO-C (2001), FGL MVAR-MYGA-87.5-F-C (3-04), FGL FS-I-C (2001), ICC14-1095(06-14).

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

The provisions, riders and optional additional features of this product have limitations and restrictions, may have additional charges and may not be available in all states.

Surrender charges and a Market Value Adjustment may apply to withdrawals. An MVA may increase or decrease the surrender value. Withdrawals and distributions of taxable amounts are subject to ordinary income tax and, if made prior to age 59 ½, may be subject to an additional 10% federal income tax penalty. Withdrawals reduce the account value and death benefits.

Not a bank or credit union deposit,		May lane value	Not FDIC/NCUA/	Not insured by any federal
	obligation or guarantee	May lose value	NCUSIF insured	government agency