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# F&G Secure MYGA<sup>®</sup> MVA 3, 5 and 7 Interest rates

F&G Secure MYGA MVA is a single premium, fixed deferred annuity featuring a competitive interest rate guarantee for a fixed time frame.

Effective March 31, 2023

	3-Year	5-Year	7-Year
Fixed rate	4.35%	4.85%	4.90%

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.

An annuity is intended for retirement or other long-term needs. It is intended for a person who has sufficient cash or other liquid assets for living expenses and other unexpected emergencies, such as medical expenses. An annuity is not a registered security.

F&G Secure MYGA MVA is a Single Premium Deferred Annuity; it is not available in CA, MO or NY.

A new 1-year guarantee period will begin after the end of the previous guarantee period.

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 (MVA) 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.

Policy form numbers: MYGA (04-21), ICC21- MYGA (03-21).

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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# F&G Secure MYGA<sup>®</sup> Non-MVA 3, 5 and 7 Interest rates

F&G Secure MYGA Non-MVA is a single premium, fixed deferred annuity featuring a competitive interest rate guarantee for a fixed time frame.

Effective March 31, 2023

	3-Year	5-Year	7-Year
Fixed rate	<b>3.95%</b>	<b>4.50%</b>	<b>4.65%</b>

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).

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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.

An annuity is intended for retirement or other long-term needs. It is intended for a person who has sufficient cash or other liquid assets for living expenses and other unexpected emergencies, such as medical expenses. An annuity is not a registered security.

F&G Secure MYGA non-MVA is a Single Premium Deferred Annuity; it is not available in CA, MO or NY.

A new 1-year guarantee period will begin after the end of the previous guarantee period.

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 may apply to withdrawals. 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.

Policy form numbers: MYGA (04-21), ICC21- MYGA (03-21).

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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# F&G Secure MYGA<sup>®</sup> ROP 3, 5 and 7 Interest rates

F&G Secure MYGA ROP is a single premium, fixed deferred annuity featuring a competitive interest rate guarantee for a fixed time frame.

Effective March 31, 2023

	3-Year	5-Year	7-Year
Fixed rate	<b>3.55%</b>	<b>4.15%</b>	<b>4.20%</b>

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.

An annuity is intended for retirement or other long-term needs. It is intended for a person who has sufficient cash or other liquid assets for living expenses and other unexpected emergencies, such as medical expenses. An annuity is not a registered security.

F&G Secure MYGA ROP is a Single Premium Deferred Annuity; it is not available in CA, MO or NY.

A new 1-year guarantee period will begin after the end of the previous guarantee period.

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 (MVA) 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.

Policy form numbers: MYGA (04-21), ICC21- MYGA (03-21).

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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**Rated A- A.M.Best<sup>1</sup>**

# F&G SecureBuilder™ 5 & 7

## Interest Rates

F&G SecureBuilder is a flexible premium fixed deferred annuity that offers you a fixed rate option and several indexed crediting options tied to market indexes.

	Initial Premium	5-year		7-year		
		< \$100K	≥ \$100K	< \$100K	≥ \$100K	
<b>Interest Crediting Options</b>  Rates effective February 9, 2023	<b>Fixed Rate</b>	4.50%	4.75%	4.75%	5.00%	
	<b>S&amp;P 500®</b>	One-Year Point-to-Point with Cap	9.50%	9.75%	9.75%	10.00%
		Two-Year Point-to-Point with Cap	18.00%	18.50%	18.50%	19.00%
		One-Year Point-to-Point with a Participation Rate <sup>2</sup>	35.00%	40.00%	40.00%	40.00%
		One-Year Point-to-Point Performance Trigger, Declared Rate <sup>3</sup>	7.25%	7.50%	7.50%	7.75%
	<b>Balanced Asset 5 Index™</b>	One-Year Point-to-Point with a Participation Rate <sup>2</sup>	220.00%	225.00%	225.00%	230.00%
		Two-Year Point-to-Point with a Participation Rate <sup>2</sup>	320.00%	330.00%	330.00%	335.00%
		One-Year Point-to-Point Performance Trigger, Declared Rate <sup>3</sup>	8.25%	8.50%	8.50%	8.75%

Your financial professional will provide additional details and the applicable Statement of Understanding (SOU), which includes important information about the cap rates and participation rates of the indexed interest crediting options.

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 and are subject to guaranteed minimum caps, participation rates and declared rates. Read your contract carefully.

## Definitions

### Annual Point-to-Point with Cap

After the one- or two-year term, the beginning and ending values of the index are calculated for a percentage change. If the change is positive, your account is credited the full percentage change up to an interest cap. If the result is zero or negative, your account is protected from loss but no interest will be credited.

### Annual Point-to-Point with a Participation Rate

After the one- or two-year term, the beginning and ending values of the index are calculated for a percentage change. If the change is positive, your account is credited the percentage change multiplied by the participation rate. If the result is zero or negative, your account is protected from loss but no interest will be credited.

### Point-to-Point Performance Trigger, Declared Rate

After the one-year term, the beginning and ending values of the index are calculated for a percentage change. If the change is positive, your account is credited the declared rate. If the result is zero or negative, your account is protected from loss but no interest will be credited.

No bank guarantee.	Not FDIC/NCUA/NCUSIF insured.	May lose value if surrendered early.
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<sup>1</sup>A.M. Best Financial Strength Rating: A- (“Excellent”), 4th highest out of 16 ratings for financial strength. Rating as of December 2022.

<sup>2</sup>It is important to note that when the declared participation rate is greater than 100% and the index change percentage at the end of the index term period is 0 or negative, no index interest credits will be applied to the account value. See SOU for additional detail.

<sup>3</sup>Also referred to as One-Year Point-to-Point Fixed Declared Rate on Index Gain Indexed Interest.

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

This material is being provided for informational or educational purposes only and does not take into account the investment objectives or financial situation of any client or prospective clients. This information is not intended as investment advice and is not a recommendation about managing or investing your retirement savings. Clients seeking information regarding their particular investment needs should contact a financial professional.

F&G SecureBuilder is a Flexible Premium Deferred Annuity. F&G SecureBuilder 5 & 7 is not available in MT, NY and PR.

A fixed indexed annuity is intended for retirement or other long-term needs. It is intended for a person who has sufficient cash or other liquid assets for living expenses and other unexpected emergencies, such as medical expenses. A fixed indexed annuity is not a registered security.

Even though contract values may be affected by external indexes, the annuity is not an investment in the stock market and does not participate in any stock, bond, or equity investments.

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.

All interest crediting options may not be available in all states. Two-year indexed interest crediting options are not available in NH.

Applicable indexed interest is credited at the end of the indexed term. Amounts withdrawn (including amounts paid as a death benefit) before the end of an indexed term will not receive indexed interest for that indexed term.

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.

Policy form numbers: API-1018 (06-11), ACI-1018 (06-11), ICC14-1035 (04-14), ARI-1062 (11-13), , ICC15-1109 (11-15), ARI-1063 (11-13), ICC15-1110 (11-15), ICC15-1089 (01-15), ARI-1052 (11-12), ICC11-1042 (11-11), ARI-1051 (11-12), ICC11-1043 (11-11), ARI1049 (11-12), ICC11-1044 (11-11) ARI-1050 (11-12), ICC11-1045 (11-11), ARI-1045 (11-12), ICC11-1036 (11-11), ARI-1056 (06-13), OM TSA 2009, AR-1003 (1-11), ICC11-1052 (11-11), AR-1004 (1-11), ICC11-1053 (11-11).

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The Balanced Asset 5 Index™ (the "Index") is the exclusive property of Canadian Imperial Bank of Commerce (Canadian Imperial Bank of Commerce, together with its affiliates, "CIBC"). CIBC has engaged Bloomberg Finance L.P. ("Bloomberg") to maintain and to make certain calculations related to the Index. "Canadian Imperial Bank of Commerce", "CIBC" and "Index" (collectively, the "CIBC Marks") are trademarks or service marks of CIBC. CIBC has licensed use of the Index and the CIBC Marks to Fidelity & Guaranty Life Insurance Company ("FGL") for use in one or more fixed indexed annuities offered by FGL (the "Product(s)"). CIBC is not the issuer of the Products and its sole contractual relationship with FGL is to license the Index and the CIBC Marks to FGL. CIBC developed the Index without considering the needs of FGL or any annuitant. CIBC makes no representation or warranty, express or implied, regarding the Index or its development and has no responsibilities, obligations or liabilities with respect to the inception, adjustment, maintenance, operation or calculation of the Index.

None of CIBC, Bloomberg or any other third-party licensor (collectively, the "Index Parties") to CIBC is acting, or has been authorized to act, as an agent of FGL or has in any way sponsored, promoted, solicited, negotiated, endorsed, offered, sold, issued, supported, structured or priced any Products or provided investment advice to FGL. No Index

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In calculating the level of the Index, the index methodology deducts a maintenance fee of .85% per year, calculated daily. This fee will reduce the level of the Index and thus the amount of interest, if any, that will be credited to any Product. Furthermore, while the volatility control applied by CIBC as part of the index methodology may result in less fluctuation in rates of return as compared to indexes without volatility controls, it may also reduce the overall rate of return for products referencing the Index as compared to other indexes not subject to volatility controls.

For more information on the Balanced Asset 5 index, see [indices.cibccm.com/CIBQB05E](https://indices.cibccm.com/CIBQB05E).



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# F&G SecureIncome<sup>®</sup> 7

## Interest Rates

The F&G SecureIncome 7 is a fixed indexed annuity that offers you a fixed rate option and indexed crediting options tied to a market index.

<b>Interest Crediting Options</b>  Rates effective October 24, 2022	<b>Fixed Rate</b>	3.00%
	<b>S&amp;P 500<sup>®</sup> One-year Point-to-Point with Cap</b>	7.00%
	<b>Two-year Point-to-Point with Cap</b>	14.00%
	<b>One-year Point-to-Point with a Participation Rate<sup>2</sup></b>	30.00%
	<b>One-year Point-to-Point Performance Trigger, Declared Rate<sup>3</sup></b>	6.00%
<b>Product Features</b>	<b>Income Base Bonus</b>	10.00%
	<b>Rider Charge</b>	1.15%
	<b>Rollup Rate</b>	7.50%

Your financial professional will provide additional details and the applicable Statement of Understanding (SOU), which includes important information about the cap rate and participation rates of the interest crediting options.

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 and are subject to guaranteed minimum caps, participation rates and declared rates. Read your contract carefully.



## Definitions

### One-year Annual Point-to-Point with Cap

After a one-year term, the beginning and ending values of the S&P 500® are calculated for a percentage change. If the change is positive, your account is credited the full percentage change up to an interest cap. If the result is zero or negative, your account is protected from loss but no interest will be credited.

### Two-year Annual Point-to-Point with Cap

After a two-year term, the beginning and ending values of the S&P 500® are calculated for a percentage change. If the change is positive, your account is credited the full percentage change up to an interest cap. If the result is zero or negative, your account is protected from loss but no interest will be credited.

<sup>1</sup> A.M. Best Financial Strength Rating: A- (“Excellent”), 4th highest out of 16 ratings for financial strength. Rating as of December 2021.

<sup>2</sup> It is important to note that when the declared participation rate is greater than 100% and the index change percentage at the end of the index term period is 0 or negative, no index interest credits will be applied to the account value. See SOU for additional detail.

<sup>3</sup> Also referred to as One-year Point-to-Point Fixed Declared Rate on Index Gain Indexed Interest.

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All index options may not be available in all states. F&G SecureIncome is not available in ID, MT, NY and PR.

Applicable indexed interest is credited at the end of the indexed term. Amounts withdrawn (including amounts paid as a death benefit) before the end of an indexed term will not receive indexed interest for that indexed term.

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.

A fixed indexed annuity is intended for retirement or other long-term needs. It is intended for a person who has sufficient cash or other liquid assets for living expenses and other unexpected emergencies, such as medical expenses. A fixed indexed annuity is not a registered security. Even though contract values may be affected by external indexes, the annuity is not an investment in the stock market and does not participate in any stock, bond, or equity investments.

### One-year Annual Point-to-Point with a Participation Rate

After a one-year term, the beginning and ending values of the S&P 500® are calculated for a percentage change. If the change is positive, your account is credited the percentage change multiplied by the participation rate. If the result is zero or negative, your account is protected from loss but no interest will be credited.

### Point-to-Point Fixed Declared Rate on Index Gain

After a one-year term, the beginning and ending values of the S&P 500® are calculated for a percentage change. If the change is positive, your account is credited the declared rate. If the result is zero or negative, your account is protected from loss but no interest will be credited.

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Policy form numbers: API-1018 (06-11), ACI-1018 (06-11), ICC14-1035 (04-14), ARI-1062 (11-13), , ICC15-1109 (11-15), ARI-1063 (11-13), ICC15-1110 (11-15), ICC15-1089 (01-15), ARI-1052 (11-12), ICC11-1042 (11-11), ARI-1051 (11-12), ICC11-1043 (11-11), ARI1049 (11-12), ICC11-1044 (11-11) ARI-1050 (11-12), ICC11-1045 (11-11), ARI-1045 (11-12), ICC11-1036 (11-11), ARI-1075 (09-15), OM TSA 2009, AR-1003 (1-11), ICC11-1052 (11-11), AR-1004 (1-11), ICC11-1053 (11-11).

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The “S&P 500 Index” is a product of S&P Dow Jones Indices LLC, a division of S&P Global, or its affiliates (“SPDJI”) and has been licensed for use by Fidelity & Guaranty Life Insurance Company. Standard & Poor’s® and S&P® are registered trademarks of Standard & Poor’s Financial Services LLC, a division of S&P Global (“S&P”); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC (“Dow Jones”); These trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Fidelity & Guaranty Life Insurance Company. These annuity products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index.

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May lose value if surrendered early.