



# At-a-Glance F&G Secure MYGA<sup>®</sup> 3, 5 & 7 MVA

## 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: **\$1,500,000**

## Initial fixed interest rate guarantee period

3, 5 or 7 years

## Death benefit

Prior withdrawals reduce benefit amounts.

### Paid as a lump sum of:

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

## Penalty-free surrenders and withdrawals

- **Beginning in the first year, up to 10% of account value annually during the initial fixed interest rate guarantee period**
- **Any amount after the initial fixed interest rate guarantee period ends**

## Surrender charge schedule

A competitive initial fixed interest rate is guaranteed for the 3-, 5- or 7-year initial fixed interest rate guarantee period. After the initial guarantee period, the annuity will immediately enter into a new renewal rate guarantee period crediting a renewal fixed interest rate. At the end of any guarantee period, if you leave your account value in the product, it will automatically renew one year at a time with no additional surrender charges. That means you can withdraw your account value penalty-free at any time. 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 MVA	9.00%	8.00%	7.00%	0.00%				
F&G Secure MYGA 5 MVA	9.00%	8.00%	7.00%	6.00%	5.00%	0.00%		
F&G Secure MYGA 7 MVA	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 the initial fixed interest rate guarantee period by 1% each contract year. Upon renewal, a new one-year renewal interest rate guarantee period begins, and surrender charges no longer apply.

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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Please refer to the F&G Secure MYGA 3, 5 and 7 MVA 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.

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

These are defined conditions, and benefits and availability may vary by state.

### Impairment

- Impairment must begin at least 1 year after contract effective date
- Must be unable to perform at least 2 of 6 activities of daily living (for at least 60 days and expected to continue for at least 90 days after requesting withdrawal)

### Nursing Home Confinement *(in a licensed nursing home)*

- Confinement must begin at least 1 year after contract effective date
- Must be confined to nursing home for at least 60 days

### Terminal Illness

- Diagnosis must be made at least 1 year after contract effective date and certified by licensed physician
- Life expectancy must be less than 1 year

## Minimums

### Minimum surrender and withdrawal amount

\$500

### Minimum account balance after surrenders and withdrawals

\$2,000

## 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.

## 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

30 days or longer as required by state law.

No bank guarantee.

Not FDIC/NCUA/NCUSIF insured.

May lose value if surrendered early.

## Questions? Please contact us at 888.513.8797 or [fglife.com](http://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 MVA is a Single Premium Deferred Annuity.

Policy form numbers: MYGA (04-21), ICC21- MYGA (03-21), MYGA-MVA-NRSC (04-21), MYGA - FW (03-21), MYGA-SCWR-IMP (03-21), MYGA-SCWR-NHC (03-21), MYGA-SCWR-TI (03-21), SCWR-RMD (01-21), AE-2037 (05-20), AE-2038 (05-20), OM TSA 2009, ICC21-MYGA-MVA-NRSC (03-21), ICC21-MYGA - FW (03-21), ICC21-MYGA-SCWR-IMP (03-21), ICC21-MYGA-SCWR-NHC (03-21), ICC21-

MYGA-SCWR-TI (03-21), ICC20-SCWR-RMD (10-20), ICC20-AE-2037 (05-20), ICC20-AE-2038 (05-20), ICC11-1054 (11-11), ICC20-UNISEX (08-20), ICC20-UNISEX-IRA (09-20); et al.

The provisions, riders and optional additional features of this product have limitations and restrictions, and may have additional charges.

Contracts are subject to state availability, and certain restrictions may apply.

F&G Secure MYGA MVA is not available in CA, MO and NY.

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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