



# At-a-Glance

# F&G SecureIncome™ 7

## Fixed Indexed Annuity

### Eligible ages

Non-qualified: **0-85**/Qualified: **18-85**

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

### Premium

Minimum premium: **\$10,000**

- \$2,000 per interest option
- \$1M and over requires home office approval

### Interest options

May change allocation among the interest options at the end of index crediting periods.

<b>Index-based interest</b> guaranteed never to go below 0%, even if the index decreases	
<b>S&amp;P 500®</b>	<ul style="list-style-type: none"> <li>• One-year Point-to-Point with Cap</li> <li>• One-year Point-to-Point with Participation Rate</li> <li>• One-year Point-to-Point Performance Trigger<sup>1</sup></li> </ul>
<b>Fixed crediting</b> set once per year, guaranteed $\geq 1.00\%$	

<sup>1</sup> Also referred to as one-year Point-to-Point Fixed Declared Rate on Index Gain Indexed Interest.

### Death benefit

Prior withdrawals reduce benefit amounts. Partial index credit, if applicable, paid up to the date of death.

**Paid as a lump sum, greater of:**

- ▶ Account value
- ▶ Minimum guaranteed surrender value

### Free partial withdrawals

**Each contract year after year one, you may withdraw  $\leq 10.00\%$  with no surrender charge or Market Value Adjustment (MVA). Withdrawals may be taken as:**

- Systematic withdrawals on monthly, quarterly, or semi-annual basis; or
- Up to four non-systematic withdrawals per year.

### Surrender charge percentages – for withdrawals in year 1, or withdrawals $>10.00\%$ in years 2-7

Years into Guarantee Period	1	2	3	4	5	6	7	8+
All states where approved, except as noted below	9.00%	8.00%	7.00%	6.00%	5.00%	4.00%	3.00%	0.00%

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 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 AK, AL, CT, IL, MN, MO, MS, OR, PA or WA.

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

**Home Health Care** (provided by licensed home health care provider)

- Care must begin at least one 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)
- Not available in MA

**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
- Not available in MA

**Terminal Illness**

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

### Fees

**1.15%** of the Income Base on each contract anniversary.  
Upon restart, the fee is guaranteed not to exceed **1.50%**.

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 SecureIncome 7 Consumer Brochure and Statement of Understanding (SOU), presented with this fact sheet. The SOU explains this annuity in detail.

# Guaranteed income

- **10%** Income Base Bonus on initial premium
- **7.50%** Enhanced Guaranteed Minimum Withdrawal Benefit annual roll-up rate

The Income Base is used only to determine fees and income payments under this package. It is not a value that can be surrendered or withdrawn.

- **Option to receive scheduled income for life** as Guaranteed Withdrawal Payments, assuming no excess withdrawals and a life-only annuity payout option is chosen at maturity.
- **Withdrawal payment amount determined by Income Base** at the time payments begin, calculated as the greatest of:
  - ▶ **Initial premium** plus any applicable Income Base Bonus; or
  - ▶ **Premiums paid in the first policy year**, accruing for up to 10 years or age 85 or when withdrawals begin at the current **7.50%** Enhanced Guaranteed Minimum Withdrawal Benefit (EGMWB) annual roll-up rate (rate subject to change)
  - ▶ **Account value**; or
  - ▶ **Minimum guaranteed surrender value**

The income base is reduced proportionately for all withdrawals.

- ▶ **During the accumulation period**, you may elect to **“restart”** a new 10-year roll-up period. Restarting a new 10-year period extends the accumulation period and continues the growth of the Income Base at the annual roll-up rate, guaranteed not to be less than **2.00%**. Restart may only occur after the 5th contract year and prior to the 10th year, provided the owner is not older than age 85.

### Payout Rates

- **Withdrawal payments can be turned on at age 50 and the amount is a percentage of the total Income Base:**

	At Age 60	At Age 65	At Age 70	After Age 50
If single annuitant	3.80%	4.70%	5.30%	Increases each year to age 90 (at age 90+ the percentage stays at 7.70%)
If joint annuitant	3.10%	4.00%	4.60%	Increases each year to age 90 (at age 90+ the percentage stays at 7.00%)

**If the annuitant meets qualifications for impairment and the account value > \$0, payments increase 2X (1.5X if joint contract): Not available in HI and IL.**

- ▶ **The Enhanced Guaranteed Minimum Withdrawal Benefit Rider** has been in effect for three years
- ▶ **No premiums have been paid for the last three years**
- ▶ **The annuitant is unable to perform at least 2 of 6 activities of daily living**, certified by a licensed physician, and requires the care of a licensed caregiver
- ▶ **The impairment began at least one year after contract issue**, and is expected to be permanent
- ▶ **The annuitant is 60 years or older and a U.S. resident**

Increased payments for annuitants who are impaired revert to their original level if the account value is depleted OR the impairment ends.

## Questions? Please contact your financial professional 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 SecureIncome is a Flexible Premium Deferred annuity.

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), ARI 1064 (11-13), ARI-1065 (11-13), et al.

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.

Contracts are subject to state availability, and certain restrictions may apply. SecureIncome is not available in ID, MT, NY, and PR.

Withdrawals may be taxable and subject to tax penalties if made before age 59-1/2.

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