



At-a-Glance

F&G Secure Landing[®] 5 & 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
 Maximum premium: **\$2,500,000**
 • Premium above this amount requires home office approval

Interest crediting strategies

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

Index-based interest guaranteed never to go below 0%, even if the index decreases	
S&P 500[®] Index	<ul style="list-style-type: none"> • One-year Point-to-Point with Cap • One-year Point-to-Point with Participation Rate • One-year Point-to-Point Performance Trigger¹
Balanced Asset 5 Index[™]	<ul style="list-style-type: none"> • One-year Point-to-Point with Participation Rate • One-year Point-to-Point Performance Trigger¹
Fixed crediting set once per year, guaranteed $\geq 1.00\%$	

¹ Also referred to as One-year Point-to-Point Fixed Declared Rate on Index Gain Indexed Interest.

Minimum interest credit (MIC)

Thanks to the minimum interest credit (MIC) feature, if at the end of the surrender period the account value is less than the MIC value, a one-time credit will be applied to the account value. Rates may differ in CA. For current MIC rates, see the rate sheet.

- The fee for this included feature is calculated as 0.40% of the account value, divided by 12 and applied monthly. The fee will no longer be applied when the account value is greater than the MIC value. The MIC fee does not apply in CA.

Return of premium (ROP)

Thanks to the return of premium (ROP) feature, you can get back your original premium (less withdrawals) any time during the surrender period. In some situations, the ROP amount could be lower than the contract's surrender value, at which point the payout would be the higher of the two numbers. The ROP feature only applies during the surrender period.

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
---	----------------	------------------------------	--

Please refer to the F&G Secure Landing 5 & 7 Consumer Brochure and Statement of Understanding (SOU), presented with this fact sheet. The SOU explains this annuity in detail.

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

Penalty-free partial withdrawals

Each contract year after year one, you may withdraw up to 10.00% of the Account Value 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+
F&G Secure Landing 5	9.00%	8.00%	7.00%	6.00%	5.00%	0.00%	0.00%	0.00%
F&G Secure Landing 7	9.00%	8.00%	7.00%	6.00%	5.00%	4.00%	3.00%	0.00%
Applies to all states except California								

Surrender charges - CA

Year	1	2	3	4	5	6	7	8+
5-year	7.85%	6.95%	6.10%	5.20%	4.30%	0.00%	0.00%	0.00%
7-year	7.85%	6.95%	6.10%	5.20%	4.30%	3.40%	2.50%	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.

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 after issue date
- Waiver request occurs at least 1 year after issue date
- Must be unable to perform at least 2 of 6 activities of daily living (for at least 60 days)

Nursing Home

(in a licensed nursing home)

- Confinement must begin after issue date
- Waiver request occurs at least 1 year after issue date
- Must be confined to a nursing home for at least 60 days

Terminal Illness

- Diagnosis must be made after issue date and certified by a licensed physician
- Waiver request occurs at least 1 year after issue date
- Life expectancy must be less than 1 year

Please refer to the F&G Secure Landing 5 & 7 Consumer Brochure and Statement of Understanding (SOU), presented with this fact sheet. The SOU explains this annuity in detail.

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 Secure Landing is a Modified Single Premium Deferred Annuity.

Secure Landing 5 & 7 are not available in NY.

Policy form numbers: MSPDA (06-21), ICC21-MSPDA (06-21), SCWR-IMP (06-21), SCWR-NHC (06-21), SCWR-RMD (06-21), SCWR-TI (06-21), FW (06-21), MVA (06-21), FIXED-NB (06-21), ROP-RC (06-22), MIC-RC (06-22), AE-2037 (5-20), IAE-2038 (5-20), OM TSA 2009, ICC21-SCWR-IMP (06-21), ICC21-SCWR-NHC (06-21), ICC21-SCWR-RMD (06-21), ICC21-SCWR-TI (06-21), ICC21-FW (06-21), ICC21-MVA (06-21), ICC21-FIXED-NB (06-21), ICC22-ROP-RC (06-22), ICC22-MIC-RC (06-22), ICC20-AE-2037 (5-20), ICC20-AE-2038 (5-20), ICC11-1054 (11-11), PFT-NB-NSC (06-21), PTP-NB-NSC (06-21), ICC21-PFT-NB-NSC (06-21), ICC21-PTP-NB-NSC (06-21).

This product is offered on a group or individual basis as determined by state approval.

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/Statement of Understanding for additional details.

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.

F&G annuities are insurance products not guaranteed by any bank nor are they insured by FDIC, NCUA/NCUSIF, the Federal Government or any agency. They may lose value. There is no bank or credit union guarantee, and they are not a deposit. They may be offered only by a licensed insurance agent.

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.

Surrender charges and a market value adjustment (MVA) may apply to withdrawals. An MVA may increase or decrease the surrender value. Withdrawals may be taxable and may be subject to penalties prior to age 59 ½. Withdrawals will reduce the available death benefit.

Indexed interest crediting options may be subject to a participation, cap, fixed, spread and/or performance trigger rate. These rates are subject to change at the discretion of Fidelity & Guaranty Life Insurance Company.

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.

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 Party is a fiduciary or agent of any purchaser, seller or holder of any Product, or has made any representation or warranty, express or implied, regarding the advisability of purchasing, selling or holding any Product or the ability of the Index to track corresponding or relative market performance. Purchasers of any Product neither acquire any interest in the Index nor enter into any relationship of any kind whatsoever with any of the Index Parties. No Index Party guarantees the timeliness, accurateness, or completeness of the Index or any data or information relating thereto and shall have no liability in connection with the Index or any data or information relating thereto. No Index Party shall have any liability with respect to any Product, nor any liability for any loss relating to any Product, whether arising directly or indirectly from the use of the Index, its methodology, or otherwise. The selection of the Index as a crediting option under any Product does not obligate FGL to invest annuity premiums in the components of the Index. Any obligation to invest annuity premiums received under the Products are determined solely by FGL.

BLOOMBERG is a trademark and service mark of Bloomberg. Bloomberg and its affiliates are not affiliated with FGL or CIBC. Bloomberg's association with CIBC is to act as the administrator and calculation agent of the Index, which is the property of CIBC. Bloomberg does not guarantee the timeliness, accurateness, or completeness of the Index or any data or information relating thereto and shall have no liability in connection with the Index or any data or information relating thereto.

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 indices without volatility controls, it may also reduce the overall rate of return for products referencing the Index as compared to other indices not subject to volatility controls.

For more information on the Balanced Asset 5 index, see indices.cibccm.com/CIBQB05E.

888.513.8797

fglife.com

Please refer to the F&G Secure Landing 5 & 7 Consumer Brochure and Statement of Understanding (SOU), presented with this fact sheet. The SOU explains this annuity in detail.

ADV 3390 (06-2023)