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Thinking

How do MYGAs stack up against CDs?

Multi-year guaranteed annuities (MYGAs) and CDs both provide a guaranteed interest rate over a certain period of time. But what benefits do MYGAs have over CDs?

Here is an overview on how our **FG Guarantee-Platinum® single premium, fixed deferred annuity (SPDA)** - offered in 3, 5 or 7-year surrender charge period durations - stacks up against a CD and four popular client benefits to feature:

	CD	F&G MYGA
Premium protection from market decline	✓	✓
Guaranteed interest rate	✓	✓
Surrender charges or penalties	✓	✓
Tax-deferred growth		✓
Surrender-charge free partial withdrawals		✓
Terminal illness & nursing home riders ¹		✓
Pay to a beneficiary outside probate		✓
Option to annuitize		✓

¹ Not available in MA.

1 Tax deferral

- Avoid annual taxes and a 1099
- No taxable event until your clients withdraw funds

2 Strong performance

Year	Account value
0	\$200,000
1	\$209,200
2	\$218,823
3	\$228,889
4	\$239,418
5	\$250,431

Rates based on a hypothetical \$200,000 initial premium into **FG Guarantee-Platinum 5 SPDA** with a 4.60% interest rate and no withdrawals. Rates effective October 10, 2024. Interest rates subject to change.

3 Available riders

With these two riders, give your clients the option to access their money when they need it most without the surrender charges. FG Guarantee-Platinum offers the following additional riders (availability may vary by state):

- Nursing Home Benefit Rider
- Terminal Illness Benefit Rider

4 Beneficiary options

- Pay beneficiaries outside probate
- Beneficiaries can elect the death benefit or the spousal continuation option

"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.

There is a 30-day window at the end of each 3, 5 and 7-year guarantee period where your client may withdraw all or part of the annuity value without application of surrender charges or market value adjustment. A new guarantee period and surrender charge period will begin after the end of the previous ones.

The example is hypothetical, non-guaranteed and is not an indication of the policy's and/or interest crediting option's past or future performance.

Information provided regarding tax or estate planning should not be considered tax or legal advice. Consult your own tax professional or attorney regarding your unique situation.

Surrender charges and market value adjustment may apply to partial and full surrenders. Surrenders may be taxable and may be subject to penalties prior to age 59 ½.

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.

Ready to learn more?

Contact us directly at SalesDesk@fglife.com to ask about our MYGA products and to take advantage of our competitive rates.

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