



# At-a-Glance

## F&G SecureBuilder™ 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 crediting option

Maximum premium: **\$2,500,000**

- Premium above this amount requires home office approval

#### Interest crediting options

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

**Index-based interest** guaranteed never to go below 0%, even if the index decreases

##### S&P 500®

- One-year Point-to-Point with Cap
- Two-year Point-to-Point with Cap<sup>1</sup>
- One-year Point-to-Point with Participation Rate
- One-year Point-to-Point Performance Trigger<sup>2</sup>

##### Balanced Asset 5 Index™

- One-year Point-to-Point with Participation Rate
- Two-year Point-to-Point with Participation Rate<sup>1</sup>
- One-year Point-to-Point Performance Trigger<sup>2</sup>

**Fixed crediting** set once per year, guaranteed  $\geq 1.00\%$

<sup>1</sup> Not available in NH.

<sup>2</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  $\leq 10.00\%$  of 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 SecureBuilder 5	9.00%	8.00%	7.00%	6.00%	5.00%	0.00%	0.00%	0.00%
F&G SecureBuilder 7	9.00%	8.00%	7.00%	6.00%	5.00%	4.00%	3.00%	0.00%

Applies to all states where approved, except as noted below

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, ID, IL, MN, MO, MS, OR, PA or WA.

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

# 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<sup>1</sup>
- 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 ID and MA

## Nursing Home Care (in a licensed nursing home)

- Confinement must begin at least one year after contract effective date<sup>1</sup>
- 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<sup>2</sup> and certified by licensed physician
- Life expectancy must be less than one year

<sup>1</sup>In AK, AL, CT, MN, MS, OR, PA and WA, care or confinement must begin after the contract effective date.

<sup>2</sup>Limitations and considerations may vary from state to state.

No bank guarantee.	Not FDIC/NCUA/NCUSIF insured.	May lose value if surrendered early.
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## 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.

Indexed interest crediting options are subject to a cap, fixed declared rate, index gain interest rate and/or a spread. All rates subject to change at the sole discretion of Fidelity & Guaranty Life Insurance Company.

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

F&G SecureBuilder 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).

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.

SecureBuilder 5 & 7 are not available in MT, NY and PR.

Withdrawals may be taxable and subject to tax penalties if made before age 59 ½.

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

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