



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

- \$2,000 per interest option
- 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 crediting 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 Cap¹ • One-year Point-to-Point with Participation Rate • One-year Point-to-Point Performance Trigger²
Fixed crediting set once per year, guaranteed ≥ 1.00%	

¹ Not available in NH.

² 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 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 exceeding the free partial withdrawal amount 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.

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.

For unexpected health care costs

Access to account value with no surrender charge or MVA.

¹ In AK, AL, CT, MN, MS, OR, PA and WA, care or confinement must begin after the contract effective date.
² Limitations and considerations may vary from state to state.

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

- Care must begin at least one year after contract effective date¹
- 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 date¹
- 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 date² 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%**.

Guaranteed income

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 Bonus¹; or
 - **7.00%** guaranteed growth on first year premium² for 10 years, until withdrawals begin or age 85, whichever occurs first; or
 - Account 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	6.71%	7.84%	8.41%	Increases each year to age 90 (at age 90+ the percentage stays at 9.05%)
If joint annuitant	6.01%	7.14%	7.71%	Increases each year to age 90 (at age 90+ the percentage stays at 8.35%)

If the annuitant meets the below qualifications for impairment and the account value is greater than \$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
- **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.

¹ Income Base Bonus is not available in all states.
² 7.00% is the current Enhanced Guaranteed Minimum Withdrawal Benefit (EGMWB) annual roll-up rate and is subject to change. See the SOU for details.

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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.

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.

SecureIncome is not available in ID, MT, NY and PR.

Policy form numbers: API-1018 (06-11), ACI-1018 (06-11), ICC11-1035 (11-11), ARI-1045 (11-12), ARI-1049 (11-12), ARI-1050 (11-12), ARI-1051 (11-12), ARI-1052 (11-12), ARI-1075 (09-15), ARI-1056, ARI-1082, ICC20-AE-2037 (5-20), ICC20-AE-2038 (5-20), ICC11-1054 (11-11), AE-2037 (05-20), AE-2038 (05-20), OM TSA 2009, ARI-1065 (11-13), ARI-1068 (11-13), AR-1003 (1-11), AR-1004 (1-11), ICC11-1036 (11-11), ICC11-1043 (11-11), ICC11-1044 (11-11), ICC11-1045 (11-11), ICC11-1042 (11-11), ICC14-1082 (4-04), ICC18-1065 (04-18), ARI-1062 (11-13), ARI-1063 (11-13), ICC15-1109 (11-15), ICC15-1110 (11-15).

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.

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.

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. The level of Guaranteed Withdrawal Payment amount is guaranteed for life as long as no Excess Withdrawals are taken. Excess Withdrawals will reduce the Guaranteed Withdrawal Payment amount and in some cases reduce it to zero, terminating the contract.

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 for additional details.

This product is a deferred, fixed indexed annuity that provides a minimum guaranteed surrender value. You should understand how the minimum guaranteed surrender value is determined before purchasing an annuity contract. Even though contract values may be affected by external indexes, the annuity is not an investment in the stock market and does not participate in any stock, bond or equity investments.

F&G reserves the right to change the roll-up rate upon restart. The roll-up rate is not to be less than the guaranteed rate of 2%.

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.

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.

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