



Experience
the Power of
Collaborative
Thinking

F&G SecureBuilder™ 5 & 7

Interest Rates

F&G SecureBuilder is a flexible premium fixed deferred annuity that offers you a fixed rate option and several indexed crediting options tied to market indexes.

		5-year		7-year	
Initial Premium		< \$100K	≥ \$100K	< \$100K	≥ \$100K
Interest Crediting Options Rates effective February 10, 2025	Fixed Rate	3.75%	3.75%	4.00%	4.00%
	S&P 500®	One-Year Point-to-Point with Cap		9.50%	10.00%
		Two-Year Point-to-Point with Cap		16.50%	17.75%
		One-Year Point-to-Point with a Participation Rate¹		50.00%	55.00%
		One-Year Point-to-Point Performance Trigger, Declared Rate²		6.25%	6.25%
	Balanced Asset 5 Index™	One-Year Point-to-Point with a Participation Rate¹		195.00%	205.00%
		Two-Year Point-to-Point with a Participation Rate¹		265.00%	275.00%
		One-Year Point-to-Point Performance Trigger, Declared Rate²		7.50%	8.00%

Your financial professional will provide additional details and the applicable Statement of Understanding (SOU), which includes important information about the cap rates and participation rates of the indexed interest crediting options.

Rates are not guaranteed and subject to change at any time at the sole discretion of F&G prior to new annuity issuance. Actual rates issued may be higher or lower and are subject to guaranteed minimum caps, participation rates and declared rates. Read your contract carefully.

¹ 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.

² Also referred to as One-Year Point-to-Point Fixed Declared Rate on Index Gain Indexed Interest.

Definitions

Annual Point-to-Point with Cap

After the one- or two-year term, the beginning and ending values of the index are calculated for a percentage change. If the change is positive, your account is credited the full percentage change up to an interest cap. If the result is zero or negative, your account is protected from loss but no interest will be credited.

Annual Point-to-Point with a Participation Rate

After the one- or two-year term, the beginning and ending values of the index are calculated for a percentage change. If the change is positive, your account is credited the percentage change multiplied by the participation rate. If the result is zero or negative, your account is protected from loss but no interest will be credited.

Point-to-Point Performance Trigger, Declared Rate

After the one-year term, the beginning and ending values of the index are calculated for a percentage change. If the change is positive, your account is credited the declared rate. If the result is zero or negative, your account is protected from loss but no interest will be credited.

No bank guarantee.	Not FDIC/NCUA/NCUSIF insured.	May lose value if surrendered early.
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"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. 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, ICC11-1036 (11-11), ICC11-1042 (11-11), ICC11-1043 (11-11), ICC11-1044 (11-11), ICC11-1045 (11-11), ICC11-1052 (11-11), ICC11-1053 (11-11), ARI-1062 (11-13), ARI-1063 (11-13), ICC15-1109 (11-15), ICC15-1110 (11-15).

F&G SecureBuilder is a Flexible Premium Deferred Annuity; it is not available in MT, NY and PR.

All index options may not be available in all states.

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

Interest rates subject to change at insurer's discretion and are effective annual or biennial rates.

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. 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.

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.

All interest crediting options may not be available in all states. Two-year indexed interest crediting options are not available in NH.

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.

Applicable indexed interest is credited at the end of the indexed term.

Amounts withdrawn before the end of an indexed term will not receive indexed interest for that indexed term.

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.

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