



F&G SecureIncome® 7

Interest rates

F&G Secure Income is a fixed indexed annuity. It offers a fixed rate option and several market-linked indexed interest crediting options.

Effective September 23, 2025

Interest crediting options	Fixed	3.00%
	S&P 500® One-Year Point-to-Point Performance Trigger¹	3.75%
	One-Year Point-to-Point with Cap	4.75%
	One-Year Point-to-Point with Par Rate²	30.00%
	Two-Year Point-to-Point with Cap	8.25%
Product features	Rider Fee	1.15%
	Income Base Bonus	7.00%
	Roll-Up Rate	7.00%

Your financial professional can provide additional details and the applicable Statement of Understanding (SOU), which includes important information about the 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 minimums or maximums. Read your contract carefully.

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

² 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 detail.

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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Definitions

Annual Point-to-Point with Cap

After the 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 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.

"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.

All index options may not be available in all states. F&G 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).

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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.

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

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.

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.

Point-to-Point Performance Trigger, Declared Rate

After the 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.

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 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.

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

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.

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