



At-a-Glance F&G Secure MYGA[®] 3, 5 & 7 ROP

Eligible ages

Non-qualified: **0-90**/Qualified: **18-90**

- If joint owner, eligibility is based on older owner's age

Premium

Minimum premium: **\$20,000**

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

- Premium above this amount requires home office approval

Initial fixed interest rate guarantee period

3, 5 or 7 years

Death benefit

Prior withdrawals reduce benefit amounts.

Paid as a lump sum, the greater of:

- ▶ Account value
- ▶ Minimum guaranteed surrender value

Penalty-free surrenders and withdrawals

- **Beginning in the first year, up to 10% of the account value annually during the initial fixed interest rate guarantee period**
- **Any amount after the initial fixed interest rate guarantee period ends**

Return of Premium (ROP)

Thanks to the Return of Premium (ROP) feature, the contract is guaranteed to return at least the original premium during the initial fixed interest rate guarantee period assuming no excess withdrawals were taken previously. In some situations, the ROP amount could be lower than the contract's surrender value, at which point the payout would be the higher of the two numbers. The ROP feature only applies during the initial fixed interest rate guarantee period.

Surrender charge schedule

A competitive initial fixed interest rate is guaranteed for the 3-, 5- or 7-year initial fixed interest rate guarantee period. After the initial guarantee period, the annuity will immediately enter into a new renewal rate guarantee period crediting a renewal fixed interest rate. At the end of any guarantee period, if you leave your account value in the product, it will automatically renew one year at a time with no additional surrender charges. That means you can take your account value out penalty-free at any time after the initial fixed interest guarantee period. Unless there is a full surrender, this renewal process will continue until annuitization or death.

Years into guarantee period	1	2	3	4	5	6	7	8+
F&G Secure MYGA 3 ROP	9.00%	8.00%	7.00%	0.00%				
F&G Secure MYGA 5 ROP	9.00%	8.00%	7.00%	6.00%	5.00%	0.00%		
F&G Secure MYGA 7 ROP	9.00%	8.00%	7.00%	6.00%	5.00%	4.00%	3.00%	0.00%

The surrender charge will be 9% in the first year decreasing throughout initial fixed interest rate guarantee period by 1% each contract year. Upon renewal, a new one-year renewal interest rate guarantee period begins, and surrender charges no longer apply.

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

For unexpected health care costs — access to account value with no surrender charge

These are defined conditions, and benefits and availability may vary by state.

Impairment

- Impairment must begin after the issue date
- 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)

Nursing Home

Confinement (in a licensed nursing home)

- Confinement must begin after issue date
- Must be confined to nursing home for at least 60 days

Terminal Illness

- Diagnosis must be after issue date and certified by licensed physician
- Life expectancy must be less than one year

Minimums

Minimum surrender and withdrawal amount

\$500

Minimum account balance after surrenders and withdrawals

\$2,000

Systematic withdrawal provision

Two automatic payment options for payment of either a specific amount or interest only on a repetitive basis. Minimum payment per mode is \$100. Frequency: monthly, quarterly, semiannual or annual.

Annuitization

Beginning at the first contract anniversary, you may elect to have the account value annuitized to you under an annuity option.

Qualified plans

Rollovers from IRAs, 401(k), 403(b), pension or profit sharing plans.

Free look

30 days or longer as required by state law.

No bank guarantee.

Not FDIC/NCUA/NCUSIF insured.

May lose value if surrendered early.

Questions? Please contact us at 888.513.8797 or fglife.com 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 Secure MYGA ROP is a Single Premium Deferred Annuity.

Policy form numbers: MYGA (04-21), ICC21- MYGA (03-21), MYGA - FW (03-21), MYGA-SCWR-IMP (03-21), MYGA-SCWR-NHC (03-21), MYGA-SCWR-TI (03-21), MYGA-ROP (04-21), SCWR-RMD (01-21), AE-2037 (05-20), AE-2038 (05-20), OM TSA 2009, ICC21-MYGA - FW (03-21), ICC21-MYGA-SCWR-IMP (03-21), ICC21-MYGA-SCWR-NHC (03-21), ICC21-MYGA-SCWR-TI (03-21), ICC21-MYGA-ROP (04-21), ICC20-SCWR-RMD (10-20), ICC20-AE-2037 (05-20), ICC20-AE-2038 (05-20), ICC11-1054 (11-11), ICC20-UNISEX (08-20), ICC20-UNISEX-IRA (09-20).

The provisions, riders and optional additional features of this product have limitations and restrictions, and may have additional charges.

Contracts are subject to state availability, and certain restrictions may apply.

F&G Secure MYGA ROP is not available in CA, MO and NY.

Withdrawals may be taxable and subject to tax penalties if made before age 59 ½. Tax-deferral offers no additional value if the annuity is used to fund a qualified plan, such as an IRA or 401k and may not be available if the owner of the annuity is not a natural person such as a corporation or certain types of trusts.

Please refer to the F&G Secure MYGA 3, 5 and 7 ROP Consumer Brochure and Statement of Understanding (SOU), presented with this fact sheet. The SOU explains this annuity in detail.ail.