Experience the Power of Collaborative Thinking

F&G Secure MYGA® ROP 3, 5 and 7 Interest rates

F&G Secure MYGA ROP is a single premium, fixed deferred annuity featuring a competitive interest rate guarantee for a fixed time frame.

Effective August 22, 2023

	3-Year	5-Year	7-Year
Fixed rate	3.95%	4.50%	4.55%

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. Read your contract carefully. Your financial professional will provide additional details and the applicable Statement of Understanding (SOU).

"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.

An 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. An annuity is not a registered security.

F&G Secure MYGA ROP is a Single Premium Deferred Annuity; it is not available in CA, MO or NY.

A new 1-year guarantee period will begin after the end of the previous guarantee period.

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 and distributions of taxable amounts are subject to ordinary income tax and, if made prior to age 59 ½, may be subject to an additional 10% federal income tax penalty. Withdrawals reduce the account value and death benefits.

Policy form numbers: MYGA (04-21), ICC21- MYGA (03-21).

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