



Experience the Power of Collaborative Thinking

F&G Secure Landing[®] 7

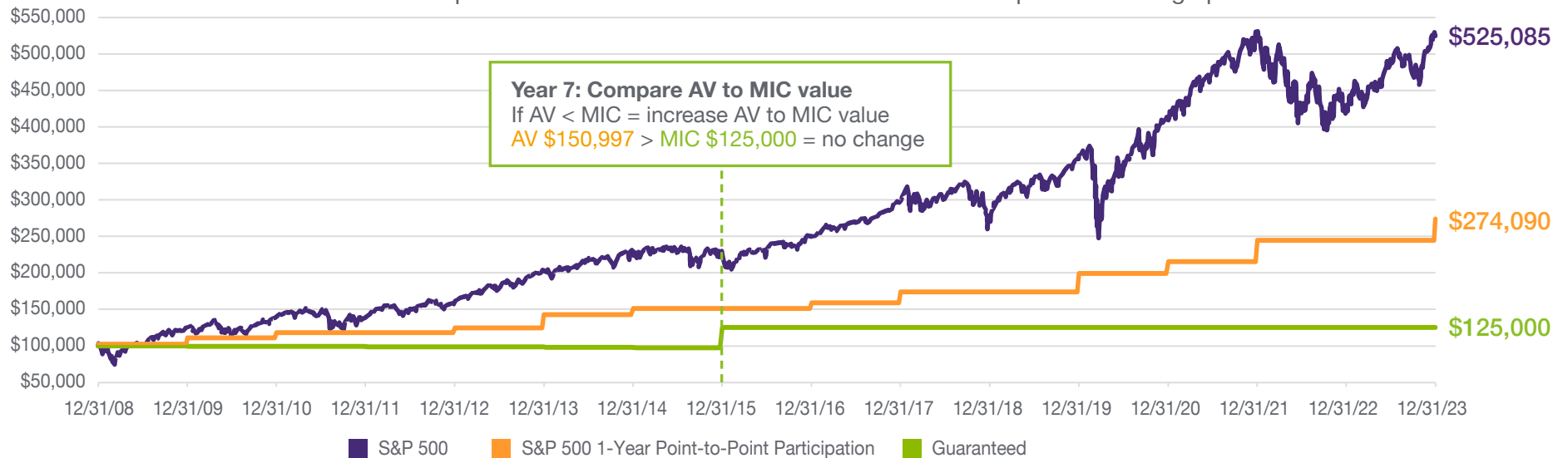
More upside potential without the downside risk

F&G's Secure Landing[®] 7 is a fixed indexed annuity (FIA) that offers clients higher potential market-based returns without the downside risk of investing directly in the market. It offers 2 additional ways to protect clients from the unexpected.

- **Minimum Interest Credit (MIC)¹** – will increase the account value (AV) to an amount equal to the initial purchase premium increased by a guaranteed rate of 25% at the end of the 7 year surrender period
- **Return of Premium (ROP) Guarantee²** – allows full surrender of the initial purchase premium at any time (less withdrawals)

F&G Secure Landing 7 FIA

S&P 500[®] Index Returns compared to S&P 500 1-Year Point-to-Point 50% Participation crediting option 2008-2023.



¹ Due to the minimum interest credit (MIC) feature. The Minimum Interest Credit Rider is automatically included with Secure Landing. The fee for this feature is calculated as .40%, divided by 12, and applied monthly. It will no longer be applied when the account value is greater than the MIC value. The MIC fee does not apply in CA. Rates may differ amongst states. Please refer to the Secure Landing rate sheet for current MIC rates.

² Return of premium applies at any time during the surrender charge period.

The charts in this example are hypothetical, non-guaranteed and not an indication of past or future performance. Assumes \$100,000 initial premium. Returns are based on actual S&P 500 Index[®] performance on December 31 of years 2008-2023 assuming no withdrawals were taken during this period. The index does not reflect dividends paid on underlying stocks. All rates are subject to change at the sole discretion of F&G. Rates effective January 3, 2024. Interest rates subject to change at insurer's discretion and are effective annual rates. The F&G Secure Landing 7 fixed indexed annuity offers additional interest crediting options. Visit SalesLink for additional product information.

But what happens if the market is flat or down for several years?

No need to worry, Secure Landing 7 offers a Minimum Interest Credit (MIC) of 25% over the 7 year period. At the end of the 7 year period, the Account value is compared to the MIC. One of the following will happen:

- If the **AV is lower than the MIC**, the AV will receive a one-time increase to the MIC value. For example: If the account value on a hypothetical \$100,000 premium is \$118,000 at the end of year 7, the account value would receive a one-time increase to \$125,000.
- If the **account value is higher than the MIC**, no change in account value will occur.
- In the scenario below, we look at a \$100,000 initial premium on 12/31/2008. At the end of year 7, the AV is \$150,997. When compared to the MIC of \$125,000, the AV is higher than the MIC so no change in AV will occur.

	2009	2010	2011	2012	2013	2014	Year 7 2015	2016	2017	2018	2019	2020	2021	2022	2023
S&P 500 Ending	1,115.10	1,257.64	1,277.06	1,426.19	1,848.36	2,058.90	2,043.94	2,257.83	2,695.81	2,506.85	3,230.78	3,756.07	4,766.18	3,824.14	4,742.83
S&P 500 Return	23.45%	12.78%	1.54%	11.68%	29.60%	11.39%	-0.73%	10.46%	19.40%	-7.01%	28.88%	16.26%	26.89%	-19.77%	24.02%
Annual PTP Par 50%	11.73%	6.39%	0.77%	5.84%	14.80%	5.70%	0.00%	5.23%	9.70%	0.00%	14.44%	8.13%	13.45%	0.00%	12.01%

S&P 500 - AV	\$123,454	\$139,235	\$141,385	\$157,895	\$204,634	\$227,944	\$226,287	\$249,967	\$298,457	\$277,537	\$357,684	\$415,839	\$527,670	\$423,376	\$525,085
Annual PTP- Par Value	\$111,327	\$117,997	\$118,436	\$124,878	\$142,661	\$150,997	\$150,997	\$158,898	\$174,310	\$174,310	\$199,478	\$215,695	\$244,698	\$244,698	\$274,090
MIC - 25%	\$99,600	\$99,202	\$98,805	\$98,410	\$98,016	\$97,624	\$125,000	\$125,000	\$125,000	\$125,000	\$125,000	\$125,000	\$125,000	\$125,000	\$125,000

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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.

Indexed interest crediting options are subject to a cap, fixed declared rate, index gain interest rate and/or a spread. All rates subject to change at the sole discretion of Fidelity & Guaranty Life Insurance Company.

F&G Secure Landing is a Modified Single Premium Deferred Annuity.

F&G Secure Landing 5 and 7 are not available in NY.

Rates are not guaranteed and are subject to change.

Indexed interest crediting strategies may vary by state or firm.

In years when no interest is credited, some indexed interest crediting options may have rider fees deducted, which may decrease the annuity value.

Surrender charges and market value adjustment may apply to partial and full surrenders. Surrenders may be taxable and may be subject to penalties prior to age 59 ½.

Past performance does not guarantee future results.

The examples used are hypothetical, non-guaranteed and is not an indication of the policy's and/or interest crediting option's past or future performance.

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