



F&G Secure Landing[®] 7

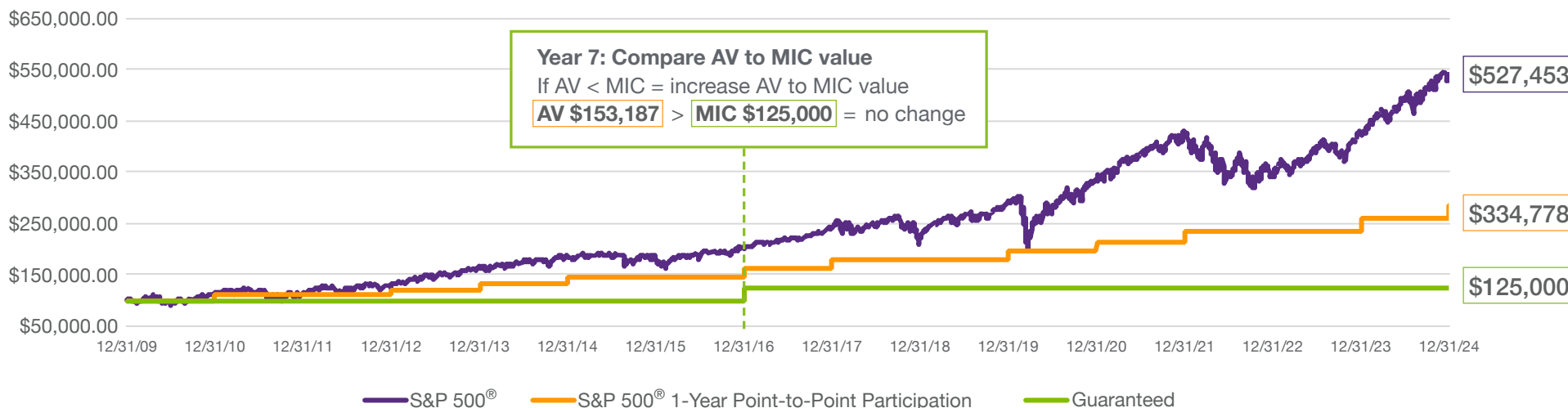
More upside potential without the downside risk

F&G 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 55% Participation crediting option 2009-2024.



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 2009-2024 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 February 10, 2025. 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 12/31/2009. At the end of year 7, the AV is \$153,187. When compared to the MIC of \$125,000, the AV is higher than the MIC so no change in AV will occur.

| | | | | | | | Year 7 | | | | | | | | |
|--------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|---------|
| | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 |
| S&P 500® Ending | 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 | 5881.63 |
| S&P 500® Return | 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% | 24.01% |
| Annual PTP Par 60% | 7.67% | 0.93% | 7.01% | 17.76% | 6.83% | 0.00% | 6.28% | 11.64% | 0.00% | 17.33% | 9.76% | 16.14% | 0.00% | 14.41% | 14.41% |

| S&P 500® - AV | \$112,783 | \$114,524 | \$127,898 | \$165,757 | \$184,638 | \$183,297 | \$202,478 | \$241,755 | \$224,809 | \$289,730 | \$336,837 | \$427,422 | \$342,941 | \$425,328 | \$527,453 |
|-----------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Annual PTP- Par Value | \$107,270 | \$107,834 | \$114,959 | \$134,916 | \$144,137 | \$144,137 | \$153,187 | \$171,016 | \$171,016 | \$200,648 | \$220,222 | \$255,756 | \$255,756 | \$292,621 | \$334,778 |
| 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. Life insurance and annuities issued by Fidelity & Guaranty Life Insurance Company, Des Moines, IA.

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.

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

F&G Secure Landing 7 is not available in NY.

Rates are not guaranteed and are subject to change.

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.

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.

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