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# F&G Secure MYGA<sup>®</sup> 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. "MYGA" is the abbreviation for multi-year guaranteed annuity. "ROP" stands for return of premium.

Effective April 16, 2025

Fixed rate	3-Year		5-Year		7-Year	
	Initial Premium		Initial Premium		Initial Premium	
	< \$100k	≥ \$100k	< \$100k	≥ \$100k	< \$100k	≥ \$100k
	3.95%	4.20%	4.55%	4.75%	4.60%	4.85%

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.

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

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

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 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.

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.

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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