



Experience
the Power of
Collaborative
Thinking

Only available to
CA & MO residents

F&G Secure MYGA[®] 3, 5 and 7

Interest rates

F&G Secure MYGA (multi-year guaranteed annuity) is a single premium, fixed deferred annuity featuring a competitive interest rate guarantee for a fixed time frame.

Effective February 8, 2024

Fixed rate	3-Year		5-Year		7-Year	
	Initial Premium < \$100k	Initial Premium ≥ \$100k	Initial Premium < \$100k	Initial Premium ≥ \$100k	Initial Premium < \$100k	Initial Premium ≥ \$100k
	4.75%	5.00%	5.00%	5.25%	5.05%	5.30%

Rates are not guaranteed and subject to change at any time at the sole discretion of F&G prior to new annuity issuance. Read your contract carefully. Your financial professional will provide the applicable Statement of Understanding (SOU) that explains this annuity in detail.

"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 is a Single Premium Deferred Annuity available in CA and MO.

There is a 30-day window at the end of each 3-, 5- or 7-year guarantee period where your client may withdraw all or part of the annuity value without application of surrender charges or market value adjustment. A new guarantee period and surrender charge period will begin after the previous ones.

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: FGL SPDA-MY-NRSC-F (12-16), FGL SPDA MY-F-C (6-04).

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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