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the Power of  
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Thinking

Only available to  
CA & MO residents

# F&G Secure MYGA<sup>®</sup> 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 November 5, 2024

Fixed rate	3-Year		5-Year		7-Year	
	Initial Premium		Initial Premium		Initial Premium	
	< \$100k	≥ \$100k	< \$100k	≥ \$100k	< \$100k	≥ \$100k
	4.35%	4.60%	4.55%	4.80%	4.55%	4.80%

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.

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

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.

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 1.0 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 may be taxable and may be subject to penalties prior to age 59 ½. Withdrawals will reduce the available death benefit.

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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