



# Making “cents” of fixed indexed annuities

If your client is looking for more return but doesn’t like the idea of losing money, the F&G SecureBuilder™ 5 Fixed Indexed Annuity (FIA) can help. How does an FIA work? Here’s our 3 cents.

## A fixed indexed annuity



### ...Doesn’t cost a penny

F&G SecureBuilder™ 5 Fixed Indexed Annuity (FIA) has no fees<sup>1</sup>.



### Won’t go down a penny due to market losses

Clients won’t lose principal due to market losses.<sup>1,2</sup>



### Credits the account 8.00% if the market is up a penny<sup>2,3</sup>

If the one-year performance trigger interest crediting option<sup>4</sup> is chosen, and the index increases even one penny over the previous twelve months, the account will receive a declared rate currently set at 8.00%.<sup>2,3</sup>

## The 3-penny strategy in action

The hypothetical chart below highlights the interest credits a client may gain by purchasing an F&G SecureBuilder™ 5 fixed indexed annuity and allocating to the one-year performance trigger interest crediting option<sup>4</sup> tied to the Balanced Asset 5 Index™.

**One-year point-to-point performance trigger, with a 8.00% declared rate<sup>3</sup>**



<sup>1</sup> 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.

<sup>2</sup> If index performance is negative for any one-year period, interest crediting will be 0%.

<sup>3</sup> Rates effective February 10, 2025. Interest rates subject to change at insurer’s discretion and are effective annual or biennial rates.

<sup>4</sup> The F&G SecureBuilder™ 5 fixed indexed annuity offers additional interest crediting options. Visit SalesLink® for additional product information.

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 Balanced Asset 5 Index performance on December 31 of years 2014-2024 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.

To learn more about F&G SecureBuilder™ 5 FIA, contact our sales desk today at 866.477.7938 or [AnnuityDesk@fglife.com](mailto:AnnuityDesk@fglife.com).

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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 SecureBuilder is a Flexible Premium Deferred Annuity.

F&G SecureBuilder 5 and 7 are not available in MT, NY and PR.

Interest crediting options 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.

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.

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.

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 example used is 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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For more information on the Balanced Asset 5 index, see [indices.cibccm.com/CIBQB05E](http://indices.cibccm.com/CIBQB05E).