

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 fees¹.



Won’t go down a penny due to market losses

Clients won’t lose principal due to market losses.^{1,2}



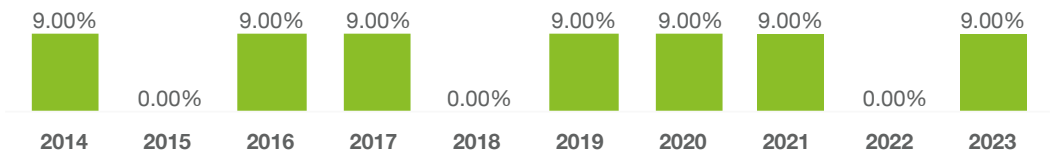
Credits the account 9.00% if the market is up a penny^{2,3}

If the one-year performance trigger interest crediting option⁴ is chosen, and the index increases even one penny over the previous twelve months, the account will receive a declared rate currently set at 9.00%.^{2,3}

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 option⁴ tied to the Balanced Asset 5 Index™.

One-year point-to-point performance trigger, with a 9.00% declared rate³



¹ 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.

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

³ Rates effective January 3, 2024. Interest rates subject to change at insurer’s discretion and are effective annual rates.

⁴ 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 2014-2023 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's SecureBuilder™ 5 FIA, contact our sales desk today at 866.477.7938 or AnnuityDesk@fglife.com.

"F&G" is the marketing name for Fidelity & Guaranty Life Insurance Company issuing insurance in the United States outside of New York.

Indexed interest crediting options are subject to a cap, fixed declared rate, index gain interest rate and/or a spread. All rates subject to change at the sole 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.

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.