



Experience
the Power of
Collaborative
Thinking

F&G Secure Landing[®] Fixed Indexed Annuity has your clients covered

Return of premium (ROP) and minimum interest credit (MIC) features help provide even more protection

That means regardless of any index performance struggles, the F&G Secure Landing fixed indexed annuity protects clients three ways:



Zero is your hero – Your clients will never lose value due to market downturns. From an index loss of one penny to a 100% loss, their premium and any prior credited interest is locked in and 100% protected.



Access to money – Thanks to the return of premium (ROP) feature, clients can get their original premium back (less withdrawals) penalty-free any time during the 5- or 7-year surrender charge period for any reason.



An impressive guaranteed return – Due to the minimum interest credit (MIC)¹ feature, at the end of a 5- or 7-year surrender period, your client's account value (AV) is guaranteed to be raised to a minimum of a 20% gain. Any interest credits beyond that are the client's to keep. Plus, your client is always assured the greater of minimum AV and ROP.

Here's how these features protect your clients over time

	Contract anniversary	Account value	ROP
F&G Secure Landing 5 surrender schedule	1	\$99,600	\$100,000
	2	\$99,202	\$100,000
	3	\$98,805	\$100,000
	4	\$98,410	\$100,000
	5	\$120,000	\$100,000

Assumes \$100,000 initial premium and 0% hypothetical index credit growth. The MIC is subject to change and may be different for new policies issued. Refer to the Secure Landing rate sheet for current MIC rates. Current MIC is 20% for the 5 year product.

¹ The Minimum Interest Credit Rider is automatically included with Secure Landing. The fee for this feature is calculated as .40%, divided by 12, and applied monthly. It will no longer be applied when the account value is greater than the MIC value. The MIC fee does not apply in CA. Rates may differ in CA. Refer to the Secure Landing rate sheet for current MIC rates.

And that's just the downside protection! Call the Annuity Sales Desk at 866.477.7938 to learn more.

"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.

Fidelity & Guaranty Life Insurance Company offers a diverse portfolio of fixed and fixed indexed deferred annuities, immediate annuities and optional additional features. Annuities are long-term vehicles to help with retirement income needs. Before purchasing, consider your financial situation and alternatives available to you. Visit us at fglife.com for more information, and consult a financial or insurance professional who can help you determine the alternatives for your goals and needs.

F&G Secure Landing is a Modified Single Premium Deferred Annuity.

F&G Secure Landing is not available in NY.

This product a fixed deferred indexed annuity providing minimum guaranteed surrender values. 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.

Indexed interest rates are subject to caps, participation rates and/or spreads, which may change at the discretion of F&G. Interest rates are subject to change.

The provisions, riders and optional additional features of this product have limitations and restrictions, may have additional charges, and are subject to change. Contracts are subject to state availability, and certain restrictions may apply. See the SOU for details.

F&G may change your annuity contract from time to time, to follow federal and state laws and regulations. If this happens, we'll tell you about the changes in writing.

This product is offered on an individual basis, subject to state approval.

Guarantees are based on the claims paying ability of the issuing insurer, Fidelity & Guaranty Life Insurance Company, Des Moines, IA.