



Experience  
the Power of  
Collaborative  
Thinking

# F&G Secure Landing<sup>®</sup>

## Interest Rates

F&G Secure Landing is a fixed indexed annuity. It offers a fixed rate option and several market-linked indexed interest crediting strategies.

Interest crediting strategies		5-year	7-year	5-year	7-year
		All states - except CA		CA	
Rates effective May 8, 2024	<b>Fixed rate</b>	4.00%	4.25%	4.00%	4.25%
	<b>S&amp;P 500<sup>®</sup></b>				
	One-Year Point-to-Point with Cap	11.10%	11.30%	11.10%	11.30%
	One-Year Point-to-Point with a Participation Rate	60.00%	60.00%	60.00%	60.00%
	One-Year Point-to-Point Performance Trigger, Declared Rate <sup>1</sup>	7.25%	7.25%	7.25%	7.25%
	<b>Balanced Asset 5 Index<sup>™</sup></b>				
	One-Year Point-to-Point with a Participation Rate	235.00%	240.00%	235.00%	240.00%
	One-Year Point-to-Point Performance Trigger, Declared Rate <sup>1</sup>	9.00%	9.25%	9.00%	9.25%
<b>Product features</b>	<b>Minimum interest credit (MIC) rate<sup>2</sup></b>	20%	25%	10%	4%

Your financial professional can provide additional details and the applicable SOU, which includes important information about the interest crediting strategies.

Rates are not guaranteed and subject to change at any time at the sole discretion of F&G prior to new annuity issuance. Actual rates issued may be higher or lower and are subject to guaranteed minimums or maximums. Read your contract carefully.

<sup>1</sup> Also referred to as One-Year Point-to-Point Fixed Declared Rate on Index Gain Indexed Interest.

<sup>2</sup> 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.

## Definitions

### Point-to-Point with Cap

After the one-year term, the beginning and ending values of the index are calculated for a percentage change. If the change is positive, your account is credited the percentage up to a cap. If the change is negative, your account is protected from losses.

### Point-to-Point with Participation Rate

The annual point-to-point change is determined by subtracting the prior year's index value from the current year's index value. The result is divided by the prior year's index value. This gives the percentage change in the index. The percentage change is multiplied by the participation rate. This gives the indexed interest credit rate. On the indexed interest crediting date, at the end of the one-year term, the indexed interest credit rate is multiplied by the option's account value to determine the indexed interest credit. If the change is negative, your account is protected from losses.

### Point-to-Point Performance Trigger (Declared Rate)

After the one-year term, the beginning and ending values of the index are calculated for a percentage change. If the change is positive, your account is credited the declared rate. If the change is negative or zero, your account is protected from losses.

“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.

Indexed 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.

It is important to note that when the declared participation rate is greater than 100% and the index change percentage at the end of the index term period is 0 or negative, no index interest credits will be applied to the account value. See SOU for additional details.

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

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

Policy form numbers: ICC21-MSPDA (06-21), MSPDA (06-21), ICC21-SCWR-IMP (06-21), ICC21-SCWR-NHC (06-21), ICC21-SCWR-TI (06-21), ICC21-FW (06-21), ICC21-MVA (06-21), ICC21-FIXED-NB (06-21), ICC22-ROP (06-22), ICC22-MIC-RC (06-22), ICC21-PFT-NB-NSC (06-21), ICC21-PTP-NB-NSC (06-21), ICC20-AE-2037 (5-20), ICC20-AE-2038 (5-20), ICC11-1054 (11-11), SCWR-IMP (06-21), SCWR-NHC (06-21), SCWR-TI (06-21), SCWR-COMBO (06-21), FW (06-21), MVA (06-21), FIXED-NB (06-21), ROP (06-22), MIC-RC (06-22), PFT-NB-NSC (06-21), PTP-NB-NSC (06-21), AE-2037 (5-20), AE-2038 (5-20), OM TSA 2009, ARI-1045 (11-12), ARI-1049 (11-12), ARI-1050 (11-12), ARI-1051 (11-12), ARI-1052 (11-12), ARI-1056 (06-13), ROP-G (08-22), MIC-RC-G (08-22), ARI-1062 (11-13), ARI-1063 (11-13).

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.

Secure Landing 5 & 7 are not available in NY.

Withdrawals may be taxable and subject to tax penalties if made before age 59 ½.

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.

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In calculating the level of the Index, the index methodology deducts a maintenance fee of .85% per year, calculated daily. This fee will reduce the level of the Index and thus the amount of interest, if any, that will be credited to any Product. Furthermore, while the volatility control applied by CIBC as part of the index methodology may result in less fluctuation in rates of return as compared to indices without volatility controls, it may also reduce the overall rate of return for products referencing the Index as compared to other indices not subject to volatility controls.

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

Not a bank or credit union deposit, obligation or guarantee	May lose value if surrendered early	Not FDIC/NCUA/NCUSIF insured	Not insured by any federal government agency
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