



At-a-Glance

F&G SecureBuilder™ 5 & 7

Flexible Premium Fixed Indexed Annuity

Eligible ages

Non-qualified: **0-85**/Qualified: **18-85**

- If joint owner, eligibility is based on older owner's age

Premium

Minimum premium: **\$10,000**

- \$2,000 per interest crediting option

Maximum premium: **\$2,500,000**

- Premium above this amount requires home office approval

Interest crediting options

May change allocation among the interest options at the end of index crediting periods.

Index-based interest guaranteed never to go below 0%, even if the index decreases

S&P 500®

- One-year Point-to-Point with Cap
- Two-year Point-to-Point with Cap¹
- One-year Point-to-Point with Participation Rate
- One-year Point-to-Point Performance Trigger²

Balanced Asset 5 Index™

- One-year Point-to-Point with Participation Rate
- Two-year Point-to-Point with Participation Rate¹
- One-year Point-to-Point Performance Trigger²

Fixed crediting set once per year, guaranteed $\geq 1.00\%$

¹ Not available in NH.

² Also referred to as One-year Point-to-Point Fixed Declared Rate on Index Gain Indexed Interest.

Death benefit

Prior withdrawals reduce benefit amounts. Partial index credit, if applicable, paid up to the date of death.

Paid as a lump sum, greater of:

- Account value
- Minimum guaranteed surrender value

Free partial withdrawals

Each contract year after year one, you may withdraw up to 10.00% of account value with no surrender charge or Market Value Adjustment (MVA). Withdrawals may be taken as:

- Systematic withdrawals on monthly, quarterly, or semi-annual basis; or
- Up to four non-systematic withdrawals per year.

Surrender charge percentages

For withdrawals in year 1, or withdrawals more than 10.00% in years 2-7.

Years into Guarantee Period	1	2	3	4	5	6	7	8+
F&G SecureBuilder 5	9.00%	8.00%	7.00%	6.00%	5.00%	0.00%	0.00%	0.00%
F&G SecureBuilder 7	9.00%	8.00%	7.00%	6.00%	5.00%	4.00%	3.00%	0.00%
Applies to all states where approved, except as noted below								

Any time a withdrawal incurs a surrender charge, an MVA will be applied.

The MVA is based on a formula that takes into account changes in rates since contract issuance. Generally, if rates have risen, the market value adjustment will decrease surrender value; if rates have fallen, it will increase surrender value. MVA does not apply in AK, AL, CT, IL, MN, MO, MS, OR, PA or WA.

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

Please refer to the F&G SecureBuilder 5 & 7 Consumer Brochure and Statement of Understanding (SOU), presented with this fact sheet. The SOU explains this annuity in detail.

For unexpected health care costs

Access to account value with no surrender charge or MVA.

Home Health Care (provided by licensed home health care provider)

- Care must begin at least one year after contract effective date¹
- Must be unable to perform at least 2 of 6 activities of daily living (for at least 60 days and expected to continue for at least 90 days after requesting withdrawal)
- Not available in ID and MA

Nursing Home Care (in a licensed nursing home)

- Confinement must begin at least one year after contract effective date¹
- Must be confined to nursing home for at least 60 days
- Not available in MA

Terminal Illness

- Diagnosis must be made at least one year after contract effective date² and certified by licensed physician
- Life expectancy must be less than one year

¹ In AK, AL, CT, MN, MS, OR, PA and WA, care or confinement must begin after the contract effective date.

² Limitations and considerations may vary from state to state.

Questions? Please contact your financial professional for more information.

"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 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.

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

F&G SecureBuilder is a Flexible Premium Deferred Annuity.

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

Policy form numbers: API-1018 (06-11), ACI-1018 (06-11), ICC11-1035 (11-11), ARI-1045 (11-12), ARI-1049 (11-12), ARI-1050 (11-12), ARI-1051 (11-12), ARI-1052 (11-12), ARI-1075 (09-15), ARI-1056, ARI-1082, ICC20-AE-2037 (5-20), ICC20-AE-2038 (5-20), ICC11-1054 (11-11), AE-2037 (05-20), AE-2038 (05-20), OM TSA 2009, ICC11-1036 (11-11), ICC11-1042 (11-11), ICC11-1043 (11-11), ICC11-1044 (11-11), ICC11-1045 (11-11), ICC11-1052 (11-11), ICC11-1053 (11-11), ARI-1062 (11-13), ARI-1063 (11-13), ICC15-1109 (11-15), ICC15-1110 (11-15).

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. Contracts are subject to state availability, and certain restrictions may apply.

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.

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

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.

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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.

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