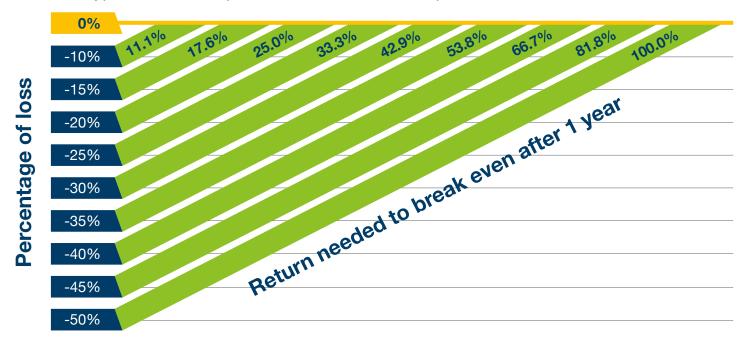


No More Making Up for a Market Loss

One bad year can wreak havoc on an investment, and the return needed to break even could be significant and take time to recoup. Fixed indexed annuities (FIAs) offer a guarantee and the security that you'll never have a negative return, even if the market does. Let's take a look at a hypothetical example of what the break even point is after a market loss.



Are you interested in the opportunity to grow your savings based on a market index – without the risk of actually participating in the market?

For more information on FIAs from F&G, contact your financial professional.

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A fixed indexed annuity is intended for retirement or other long-term needs. It is intended for a person who has sufficient cash or other liquid assets for living

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expenses and other unexpected emergencies, such as medical expenses. A fixed indexed annuity is not a registered security.

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.

The example 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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