



Experience
the Power of
Collaborative
Thinking

Rated A- A.M.Best¹

F&G SecureBuilder™ 5 & 7

Interest Rates

F&G SecureBuilder is a flexible premium fixed deferred annuity that offers you a fixed rate option and several indexed crediting options tied to market indexes.

		5-year		7-year		
		< \$100K	≥ \$100K	< \$100K	≥ \$100K	
Interest Crediting Options Rates effective November 2, 2023	Fixed Rate	4.80%	4.80%	5.00%	5.00%	
	S&P 500®	One-Year Point-to-Point with Cap	11.75%	12.25%	11.85%	12.35%
		Two-Year Point-to-Point with Cap	22.25%	23.50%	22.50%	23.75%
		One-Year Point-to-Point with a Participation Rate²	55.00%	60.00%	55.00%	60.00%
		One-Year Point-to-Point Performance Trigger, Declared Rate³	8.25%	8.50%	8.25%	8.50%
	Balanced Asset 5 Index™	One-Year Point-to-Point with a Participation Rate²	265.00%	270.00%	270.00%	275.00%
		Two-Year Point-to-Point with a Participation Rate²	390.00%	400.00%	395.00%	405.00%
		One-Year Point-to-Point Performance Trigger, Declared Rate³	10.25%	10.50%	10.50%	10.75%

Your financial professional will provide additional details and the applicable Statement of Understanding (SOU), which includes important information about the cap rates and participation rates of the indexed interest crediting options.

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 minimum caps, participation rates and declared rates. Read your contract carefully.

Definitions

Annual Point-to-Point with Cap

After the one- or two-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 full percentage change up to an interest cap. If the result is zero or negative, your account is protected from loss but no interest will be credited.

Annual Point-to-Point with a Participation Rate

After the one- or two-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 change multiplied by the participation rate. If the result is zero or negative, your account is protected from loss but no interest will be credited.

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 result is zero or negative, your account is protected from loss but no interest will be credited.

No bank guarantee.

Not FDIC/NCUA/NCUSIF insured.

May lose value if surrendered early.

¹A.M. Best Financial Strength Rating: A- (“Excellent”), 4th highest out of 16 ratings for financial strength. Rating as of December 2022.

²It 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 detail.

³Also referred to as One-Year Point-to-Point Fixed Declared Rate on Index Gain Indexed Interest.

“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.

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

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F&G SecureBuilder is a Flexible Premium Deferred Annuity. F&G SecureBuilder 5 & 7 is not available in MT, NY and PR.

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

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.

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.

All interest crediting options may not be available in all states. Two-year indexed interest crediting options are not available in NH.

Applicable indexed interest is credited at the end of the indexed term. Amounts withdrawn (including amounts paid as a death benefit) before the end of an indexed term will not receive indexed interest for that indexed term.

Surrender charges and a Market Value Adjustment may apply to withdrawals. An MVA may increase or decrease the surrender value. Withdrawals and distributions of taxable amounts are subject to ordinary income tax and, if made prior to age 59 ½, may be subject to an additional 10% federal income tax penalty. Withdrawals reduce the account value and death benefits.

Policy form numbers: API-1018 (06-11), ACI-1018 (06-11), ICC14-1035 (04-14), ARI-1062 (11-13), ICC15-1109 (11-15), ARI-1063 (11-13), ICC15-1110 (11-15), ICC15-1089 (01-15), ARI-1052 (11-12), ICC11-1042 (11-11), ARI-1051 (11-12), ICC11-1043 (11-11), ARI-1049 (11-12), ICC11-1044 (11-11), ARI-1050 (11-12), ICC11-1045 (11-11), ARI-1045 (11-12), ICC11-1036 (11-11), ARI-1056 (06-13), OM TSA 2009, AR-1003 (1-11), ICC11-1052 (11-11), AR-1004 (1-11), ICC11-1053 (11-11).

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For more information on the Balanced Asset 5 index, see indices.cibccm.com/CIBQB05E.