



# F&G SecureBuilder™ 5 and 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.

Effective June 9, 2026

		5-Year		7-Year		
		< \$100k	≥ \$100k	< \$100k	≥ \$100k	
<b>Interest crediting strategies</b>	<b>Fixed</b>	<b>Initial premium</b>				
	One-Year Interest Option	4.00%	4.00%	4.25%	4.25%	
	<b>Balanced Asset 5 Index™</b>	One-Year Point-to-Point Performance Trigger <sup>1,2</sup>	7.75%	8.25%	8.00%	8.50%
		One-Year Point-to-Point with Par Rate <sup>3,4</sup>	205%	215%	210%	220%
		Two-Year Point-to-Point with Par Rate <sup>3,5</sup>	295%	305%	300%	310%
	<b>S&amp;P 500®</b>	One-Year Point-to-Point Performance Trigger <sup>1,6</sup>	6.50%	6.50%	6.50%	6.75%
		One-Year Point-to-Point with Cap <sup>6</sup>	9.50%	10.00%	9.50%	10.00%
		One-Year Point-to-Point with Par Rate <sup>3,7</sup>	45.00%	50.00%	45.00%	50.00%
		Two-Year Point-to-Point with Cap <sup>8</sup>	16.25%	17.50%	16.50%	17.50%

Your financial professional can provide additional details and the applicable Statement of Understanding (SOU), which includes important information about the 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 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>Guaranteed to always be > 1.75%.

<sup>3</sup>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 detail.

<sup>4</sup>Guaranteed to always be > 40.00%. <sup>5</sup>Guaranteed to always be > 55.00%. <sup>6</sup>Guaranteed to always be > 1.00%. <sup>7</sup>Guaranteed to always be > 10.00%.

<sup>8</sup>Guaranteed to always be > 2.00%.

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
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## Definitions

### 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.

"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.

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).

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

All index options may not be available in all states.

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

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

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. 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.

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.

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.

Applicable indexed interest is credited at the end of the indexed term. Amounts withdrawn before the end of an indexed term will not receive indexed interest for that indexed term.

F&G annuities are insurance products not guaranteed by any bank nor are they insured by FDIC, NCUA/NCUSIF, the Federal Government or any agency. They may lose value. There is no bank or credit union guarantee, and they are not a deposit. They may be offered only by a licensed insurance agent.

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### 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

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.

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None of CIBC, Bloomberg or any other third-party licensor (collectively, the "Index Parties") to CIBC is acting, or has been authorized to act, as an agent of FGL or has in any way sponsored, promoted, solicited, negotiated, endorsed, offered, sold, issued, supported, structured or priced any Products or provided investment advice to FGL. No Index Party is a fiduciary or agent of any purchaser, seller or holder of any Product, or has made any representation or warranty, express or implied, regarding the advisability of purchasing, selling or holding any Product or the ability of the Index to track corresponding or relative market performance. Purchasers of any Product neither acquire any interest in the Index nor enter into any relationship of any kind whatsoever with any of the Index Parties. No Index Party guarantees the timeliness, accurateness, or completeness of the Index or any data or information relating thereto and shall have no liability in connection with the Index or any data or information relating thereto. No Index Party shall have any liability with respect to any Product, nor any liability for any loss relating to any Product, whether arising directly or indirectly from the use of the Index, its methodology, or otherwise. The selection of the Index as a crediting option under any Product does not obligate FGL to invest annuity premiums in the components of the Index. Any obligation to invest annuity premiums received under the Products are determined solely by FGL.

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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 indexes without volatility controls, it may also reduce the overall rate of return for products referencing the Index as compared to other indexes not subject to volatility controls.

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