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Thinking

Rated A- A.M.Best¹

F&G SecureIncome[®] 7

Interest Rates

The F&G SecureIncome 7 is a fixed indexed annuity that offers you a fixed rate option and indexed crediting options tied to a market index.

Interest Crediting Options Rates effective October 24, 2022	Fixed Rate	3.00%
	S&P 500[®] One-year Point-to-Point with Cap	7.00%
	Two-year Point-to-Point with Cap	14.00%
	One-year Point-to-Point with a Participation Rate²	30.00%
	One-year Point-to-Point Performance Trigger, Declared Rate³	6.00%
Product Features	Income Base Bonus	10.00%
	Rider Charge	1.15%
	Rollup Rate	7.50%

Your financial professional will provide additional details and the applicable Statement of Understanding (SOU), which includes important information about the cap rate and participation rates of 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 minimum caps, participation rates and declared rates. Read your contract carefully.

Definitions

One-year Annual Point-to-Point with Cap

After a one-year term, the beginning and ending values of the S&P 500® 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.

Two-year Annual Point-to-Point with Cap

After a two-year term, the beginning and ending values of the S&P 500® 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.

¹ A.M. Best Financial Strength Rating: A- (“Excellent”), 4th highest out of 16 ratings for financial strength. Rating as of December 2021.

² 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.

³ Also 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.

All index options may not be available in all states. F&G SecureIncome is not available in ID, MT, NY and PR.

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.

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.

One-year Annual Point-to-Point with a Participation Rate

After a one-year term, the beginning and ending values of the S&P 500® 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 Fixed Declared Rate on Index Gain

After a one-year term, the beginning and ending values of the S&P 500® 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.

This material is being provided for informational or educational purposes only and does not take into account the investment objectives or financial situation of any client or prospective clients. This information is not intended as investment advice and is not a recommendation about managing or investing your retirement savings. Clients seeking information regarding their particular investment needs should contact a financial professional.

F&G SecureIncome is a Flexible Premium Deferred Annuity.

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), ARI1049 (11-12), ICC11-1044 (11-11) ARI-1050 (11-12), ICC11-1045 (11-11), ARI-1045 (11-12), ICC11-1036 (11-11), ARI-1075 (09-15), OM TSA 2009, AR-1003 (1-11), ICC11-1052 (11-11), AR-1004 (1-11), ICC11-1053 (11-11).

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.

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No bank guarantee.

Not FDIC/NCUA/NCUSIF insured.

May lose value if surrendered early.