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the Power of  
Collaborative  
Thinking

# F&G SecureIncome<sup>®</sup> 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.

<b>Interest Crediting Options</b>  Rates effective July 16, 2024	<b>Fixed Rate</b>		3.00%
	<b>S&amp;P 500<sup>®</sup></b>	<b>One-year Point-to-Point with Cap</b>	6.00%
		<b>Two-year Point-to-Point with Cap</b>	9.50%
		<b>One-year Point-to-Point with a Participation Rate<sup>1</sup></b>	30.00%
		<b>One-year Point-to-Point Performance Trigger, Declared Rate<sup>2</sup></b>	4.25%
<b>Product Features</b> (Guaranteed Minimum Withdrawal Benefit)	<b>Income Base Bonus</b>		6.50%
	<b>Rider Charge</b>		1.15%
	<b>Rollup Rate</b>		6.50%

Your financial professional can provide additional details and the applicable SOU, which includes important information about the interest crediting strategies.

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.

<sup>1</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 details.

<sup>2</sup> Also referred to as One-Year Point-to-Point Fixed Declared Rate on Index Gain Indexed Interest.

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.

“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.

F&G SecureIncome is a Flexible Premium Deferred Annuity.

F&G SecureIncome is not available in ID, 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, ARI-1065 (11-13), ARI-1068 (11-13), AR-1003 (1-11), AR-1004 (1-11), ICC11-1036 (11-11), ICC11-1043 (11-11), ICC11-1044 (11-11), ICC11-1045 (11-11), ICC11-1042 (11-11), ICC14-1082 (4-04), ICC18-1065 (04-18), ARI-1062 (11-13), ARI-1063 (11-13), ICC15-1109 (11-15), ICC15-1110 (11-15).

F&G reserves the right to change the roll-up rate upon restart. The roll-up rate is not to be less than the guaranteed rate of 2%. Restart is not available in all states.

All index options may not be available in all states.

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.

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

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.

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.

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

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.

One-year Annual 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 change is negative or zero, your account is protected from losses.

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.

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.

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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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.

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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