



Experience  
the Power of  
Collaborative  
Thinking

**Rated A** A.M.Best<sup>1</sup>

# 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 October 24, 2022	<b>Fixed Rate</b>	3.00%
	<b>S&amp;P 500<sup>®</sup> One-year Point-to-Point with Cap</b>	7.00%
	<b>Two-year Point-to-Point with Cap</b>	14.00%
	<b>One-year Point-to-Point with a Participation Rate</b>	30.00%
	<b>One-year Point-to-Point Performance Trigger, Declared Rate<sup>2</sup></b>	6.00%
<b>Product Features (GMWB)</b>	<b>Income Base Bonus</b>	10.00%
	<b>Rider Charge</b>	1.15%
	<b>Rollup Rate</b>	7.50%

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> AM Best Financial Strength Rating: A (“Excellent”), 3rd highest out of 13 ratings for financial strength. Rating as of January 2024.

<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.

### 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 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.

"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.

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 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.

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), 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).

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.

The "S&P 500 Index" is a product of S&P Dow Jones Indices LLC, a division of S&P Global, or its affiliates ("SPDJI") and has been licensed for use by Fidelity & Guaranty Life Insurance Company. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC, a division of S&P Global ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); These trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Fidelity & Guaranty Life Insurance Company. These annuity products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index.

No bank guarantee.

Not FDIC/NCUA/NCUSIF insured.

May lose value if surrendered early.