



Experience  
the Power of  
Collaborative  
Thinking

## F&G Secure MYGA<sup>®</sup> ROP

Guaranteed interest from a  
multi-year guarantee annuity

With a return of premium (ROP)



ADV2869 (10-2021)  
Rev. 10-2024 24-1385

Fidelity & Guaranty Life Insurance Company

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

# Looking for a **guaranteed interest rate** for your retirement savings?

It can be a challenge to find a guaranteed interest rate that meets your needs. Many Americans are turning to alternative solutions such as a single premium multi-year guaranteed annuity (MYGA) to help fill this gap.

A MYGA is a conservative option that offers you the opportunity to:

- Earn tax-deferred<sup>1</sup> interest on your principal, at a fixed interest rate for a certain period of time.
- Know your interest rate up front and that it's locked in during the guarantee period.

The F&G Secure MYGA ROP has another guarantee. ROP stands for “return of premium.” You can surrender your annuity at any point during the 3-, 5-, or 7-year initial fixed interest rate guarantee period and, assuming you’ve taken no prior withdrawals, get at least your premium back.

## About **F&G**



**1959**  
established

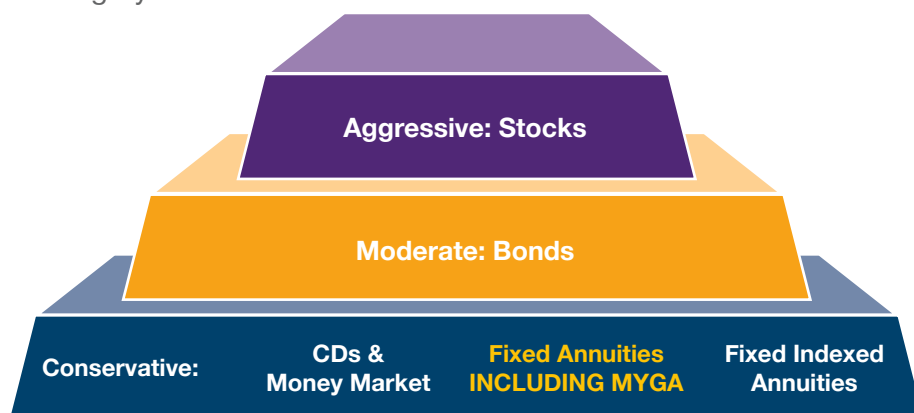
Nearly  
**900,000**  
people protected

F&G has provided retirement products since 1959. Today, we provide annuities and life insurance for nearly 900,000 people across the United States. Our annuities are designed to protect your savings and provide a steady stream of tax-deferred<sup>1</sup> income for your retirement.

## When might ROP be useful?

- Your situation has changed and you need liquidity.
- Market conditions have changed and you no longer think it's the best product for you.
- Rates have increased and you can get a better rate if you open a different annuity.

Fixed annuities, including MYGAs, fall under the conservative category of solutions. Some of the more common solutions in each category include:



**This quick reference guide is intended to provide an overview of the F&G Secure MYGA ROP (Secure MYGA). It comes with the Statement of Understanding (SOU) that explains this annuity in detail.**

The SOU has product information that's important to help you understand this annuity. If you decide to complete an application, your financial professional will ask you to sign an acknowledgement to confirm you've read the SOU. If there is any conflict between this guide and the SOU, the SOU prevails.

Read on to learn how **Secure MYGA** can play an important part in your financial security.

<sup>1</sup> You pay taxes only when you make withdrawals and receive income in the future.

# Is Secure MYGA a good option for you?

### 3 reasons you may consider this annuity

① **Guaranteed rate of interest**

Grow your retirement savings at a fixed rate. The fixed rate is protected from market and interest rate fluctuations. Interest is credited daily.

② **You choose your time frame**

3-, 5- and 7-year initial fixed interest rate guaranteed periods are available depending on your time horizon.

③ **Tax deferral**

To help your retirement savings work even harder, interest grows tax-deferred.<sup>1</sup> You may have more money to compound and grow.

## Other considerations

### Access for unexpected health care costs

- Impairment
- Nursing home confinement
- Terminal illness

### Ability to withdraw

See the SOU for details on surrender charges.

### Access your total account value with no surrender charges.

If you are confined to a nursing home, diagnosed with a terminal illness, or impaired and unable to complete 2 of 6 activities of daily living (ADLs), you may access your total account value with no surrender charges. The diagnosis of terminal illness, qualifying impairment or nursing home confinement must occur after the date of issue. Waiver requests must occur at least 1 year after issue date. These are defined conditions, and benefits and availability may vary from state to state.

**You may withdraw your money at any time.** Beginning in the first year, you have penalty-free access to 10% of your beginning of year account value annually during the surrender charge period. Any other withdrawals made will incur surrender charges.

### Surrender charges

Years into guarantee period	1	2	3	4	5	6	7	8+
F&G Secure MYGA 3 ROP	9.00%	8.00%	7.00%	0.00%				
F&G Secure MYGA 5 ROP	9.00%	8.00%	7.00%	6.00%	5.00%	0.00%		
F&G Secure MYGA 7 ROP	9.00%	8.00%	7.00%	6.00%	5.00%	4.00%	3.00%	0.00%

### Surrender charges - CA

Years into guarantee period	1	2	3	4	5	6	7	8+
F&G Secure MYGA 3 ROP	8.55%	7.65%	6.70%	0.00%				
F&G Secure MYGA 5 ROP	8.55%	7.65%	6.70%	5.80%	4.85%	0.00%		
F&G Secure MYGA 7 ROP	8.55%	7.65%	6.70%	5.80%	4.85%	3.90%	2.90%	0.00%

At the end of the initial fixed interest rate guarantee period, if you leave your account value in the product, it will automatically renew one year at a time with no additional surrender charges. That means you can take your account value out penalty-free at any time.

<sup>1</sup> You pay taxes only when you make withdrawals and receive income in the future.

## Return of premium (ROP)

Thanks to the Return of Premium (ROP) feature, the contract is guaranteed to return at least the original premium, less any withdrawals, during the initial fixed interest rate guarantee period. In some situations, the ROP amount could be lower than the contract's surrender value, at which point you'd get the higher of the two numbers.

The ROP feature only applies during the surrender charge period.

## Death benefit

Your account value is paid as a **lump sum death benefit**.

**This document is not a legal contract. For the exact terms and conditions, refer to the annuity contract, which is issued by Fidelity & Guaranty Life Insurance Company, Des Moines, IA.**

Fidelity & Guaranty Life Insurance Company (F&G) offers a diverse portfolio of fixed and indexed deferred annuities and optional additional features. Before purchasing, consider your financial situation and alternatives available to you. Your F&G financial professional can help you determine the suitable alternatives for your goals and needs, or visit us at [fglife.com](https://fglife.com) for more information.

"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.

F&G Secure MYGA ROP is a Single Premium Deferred Annuity.

Policy form numbers: MYGA (04-21), ICC21- MYGA (03-21), MYGA - FW (03-21), MYGA-SCWR-IMP (03-21), MYGA-SCWR-NHC (03-21), MYGA-SCWR-TI (03-21), MYGA-ROP (04-21), SCWR-RMD (01-21), AE-2037 (05-20), AE-2038 (05-20), OM TSA 2009, ICC21-MYGA - FW (03-21), ICC21-MYGA-SCWR-IMP (03-21), ICC21-MYGA-SCWR-NHC (03-21), ICC21-MYGA-SCWR-TI (03-21),

ICC21-MYGA-ROP (04-21), ICC20-SCWR-RMD (10-20), ICC20-AE-2037 (05-20), ICC20-AE-2038 (05-20), ICC11-1054 (11-11), ICC20-UNISEX (08-20), ICC20-UNISEX-IRA (09-20).

F&G Secure MYGA 3, 5 and 7 ROP are not available in NY.

The provisions, riders and optional additional features of this product have limitations and restrictions, and may have additional charges.

Contracts are subject to state availability, and certain restrictions may apply. See the SOU for details.

Withdrawals may be taxable and subject to tax penalties if made before age 59 ½. Tax-deferral offers no additional value if the annuity is used to fund a qualified plan, such as an IRA or 401k and may not be available if the owner of the annuity is not a natural person such as a corporation or certain types of trusts.

Buying an annuity in an IRA or other tax-qualified retirement account offers no additional tax benefit, since the retirement account is already tax-deferred. If your annuity contract is within a tax-qualified plan, you may be required to take minimum distributions beginning at age 73.

Information provided regarding tax or estate planning should not be considered tax or legal advice. Consult your own tax professional or attorney regarding your unique situation.

**Please contact us at 888.513.8797 or visit us at [fglife.com](https://fglife.com) for more information.**

No bank guarantee.

Not FDIC/NCUA/NCUSIF insured.

May lose value if surrendered early.

**Your annuity values are guaranteed by Fidelity & Guaranty Life Insurance Company, Des Moines, IA.**



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**[fglife.com](https://fglife.com)**