



# At-a-Glance F&G Secure MYGA® 3, 5 & 7 ROP

## Eligible ages

Non-qualified: **0-90**/Qualified: **18-90**

- If joint owner, eligibility is based on older owner's age

## Premium

Minimum premium: **\$20,000**

Maximum premium: **\$2,500,000**

- Premium above this amount requires home office approval and is subject to change

## Initial fixed interest rate guarantee period

3, 5 or 7 years

## Death benefit

Prior withdrawals reduce benefit amounts.

**Paid as a lump sum, the greater of:**

- Account value
- Minimum guaranteed surrender value

## Penalty-free surrenders and withdrawals

- **Beginning in the first year, up to 10% of the account value annually during the initial fixed interest rate guarantee period**
- **Any amount after the initial fixed interest rate guarantee period ends**

## 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 the payout would be the higher of the two numbers. The ROP feature only applies during the initial fixed interest rate guarantee period.

## Surrender charge schedule

A competitive initial fixed interest rate is guaranteed for the 3-, 5- or 7-year initial fixed interest rate guarantee period. After the initial guarantee period, the annuity will immediately enter into a new renewal rate guarantee period crediting a renewal fixed interest rate. At the end of any 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 after the initial fixed interest guarantee period. Unless there is a full surrender, this renewal process will continue until annuitization or death.

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

The surrender charge will be 9% in the first year decreasing throughout initial fixed interest rate guarantee period by 1% each contract year. Upon renewal, a new one-year renewal interest rate guarantee period begins, and surrender charges no longer apply.

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

# Surrender charge schedule

(continued)

## 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%

### For unexpected health care costs — access to account value with no surrender charge

These are defined conditions, and benefits and availability may vary by state.

#### Impairment

- Impairment must begin after issue date
- Waiver request occurs at least 1 year after issue date
- Must be unable to perform at least 2 of 6 activities of daily living (for at least 60 days)

#### Nursing Home (in a licensed nursing home)

- Confinement must begin after issue date
- Waiver request occurs at least 1 year after issue date
- Must be confined to a nursing home for at least 60 days

#### Terminal Illness

- Diagnosis must be made after issue date and certified by a licensed physician
- Waiver request occurs at least 1 year after issue date
- Life expectancy must be less than 1 year

### Minimums

#### Minimum surrender and withdrawal amount

\$500

#### Minimum account balance after surrenders and withdrawals

\$2,000

### Systematic withdrawal provision

Two automatic payment options for payment of either a specific amount or interest only on a repetitive basis. Minimum payment per mode is \$100.  
Frequency: monthly, quarterly, semiannual or annual.

### Annuitization

Beginning at the first contract anniversary, you may elect to have the account value annuitized to you under an annuity option.

### Qualified plans

Rollovers from IRAs, 401(k), 403(b), pension or profit sharing plans.

### Free look

30 days or longer as required by state law.

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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Questions? Please contact us at 888.513.8797 or [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 and is not available in NY.

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).

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.

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.

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 refer to the F&G Secure MYGA 3, 5 and 7 ROP Consumer Brochure and Statement of Understanding (SOU), presented with this fact sheet. The SOU explains this annuity in detail.