



Experience
the Power of
Collaborative
Thinking

F&G Secure Series portfolio matrix

F&G SecureBuilder™

Fixed Indexed Annuity

Downside protection and growth potential

F&G SecureIncome®

Fixed Indexed Annuity

Guaranteed lifetime income you can count on

F&G Secure MYGA® 3, 5 & 7 Series

MVA, non-MVA and Return on Premium (ROP)

Tax-deferred growth at a fixed interest rate —
certainty in an uncertain market

F&G Secure Landing®

Fixed Indexed Annuity

Guaranteed growth¹, additional upside potential and an option
to get your premium back any time

¹ Due to the minimum interest credit (MIC) feature.



F&G Secure Series portfolio matrix

F&G SecureBuilder™ 5 & 7	F&G Secure Landing®	F&G SecureIncome® 7
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Eligibility

For joint owners, eligibility is based on the older owner's age.

Non-qualified: 0 - 85
Qualified: 18 - 85

Premium

Minimum: \$10,000

- \$2,000 per interest option

Maximum premium above these amounts require home office approval:

- SecureBuilder and Secure Landing: \$2.5 million
- SecureIncome: \$2 million

Interest crediting options

Two-year crediting options are not available on Secure Landing or in NH on any product.

Balanced Asset 5 Index™ 1

One-year point-to-point with participation rate	Two-year point-to-point with participation rate
One-year point-to-point performance trigger ²	

S&P 500®

One-year point-to-point with cap	One-year point-to-point with participation rate
Two-year point-to-point with cap	One-year point-to-point performance trigger ¹

Index based interest is **guaranteed never to go below** 0%, even if the index does

Fixed

Fixed crediting is set once per year and guaranteed never to be < 1.00%

Death benefit

Prior withdrawals reduce benefit amounts.

Paid as a lump sum, greatest of:

- Account value
- Minimum guaranteed surrender value

Partial index credit, if applicable, is paid up to the date of death.

For unexpected health care expenses

Access to total account value with no surrender charges or MVA. These are defined conditions, and benefits and availability may vary by state. Liquidity features are not available for Secure Landing in CA.

<ul style="list-style-type: none"> Home Health Care Nursing Home Care Terminal Illness 	<ul style="list-style-type: none"> Impairment Nursing Home Care Terminal Illness 	<ul style="list-style-type: none"> Home Health Care Nursing Home Care Terminal Illness
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Penalty-free partial withdrawals

Each contract year after year one, **withdrawals less than or equal to 10.00%** of the account value may be taken each contract year with no surrender charge or market value adjustment (MVA). Withdrawals may be taken as:

- Systematic withdrawals on a monthly, quarterly, or semi annual basis
- Non-systematic withdrawals, up to four per year

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¹ Not available with F&G SecureIncome 7.
² Also may be referred to as one-year point-to-point fixed declared rate on index gain indexed interest.



F&G Secure Series portfolio matrix

Additional benefits and considerations

F&G SecureIncome® 7

Guaranteed income

- Withdrawal payments can be turned on at age 50 and the amount is a percentage of the total income base¹:

	Age 60	Age 65	Age 70
If single annuitant	4.75%	5.75%	6.30%
If joint annuitant	4.05%	5.05%	5.60%

- Option to receive scheduled income for life²
- Withdrawal payment amount is determined by the Income Base at the time payments begin, calculated as the greatest of:
 - Initial premium, plus any applicable Income Base Bonus; or
 - Premiums paid in the first policy year, accruing for up to 10 years or age 85 or when withdrawals begin at the current 7.50% annual roll-up rate (rate subject to change)
 - Account value; or
 - Minimum guaranteed surrender value

F&G Secure Landing® 5 & 7

Minimum Interest Credit (MIC)

- If at the end of the surrender period the account value is less than the MIC value, a one-time credit will be applied to the account value. Rates may differ in CA. For current MIC rates, see the rate sheet.
 - The fee for this included feature is calculated as 0.40% of the account value, divided by 12 and applied monthly. The fee will no longer be applied when the account value is greater than the MIC value. The MIC fee does not apply in CA.

Return of premium (ROP)

Your clients can get back their original premium (less withdrawals) any time during the surrender 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 surrender period.

¹ The income base is used only to determine fees and income payments under this package. It is not a value that can be surrendered or withdrawn. The SecureIncome Income Base Bonus does not apply in AK, AL, CT, MN, MS, OR, PA or WA.

² Assuming no excess withdrawals and a life only annuity payout option is chosen at maturity. The income base is reduced proportionately for all withdrawals.



F&G Secure Series portfolio matrix

F&G SecureBuilder™ 5 & 7 and F&G SecureIncome® 7

Surrender charge schedule¹

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

MVA does not apply in AK, AL, CT, IL, MN, MO, MS, OR, PA or WA.

F&G Secure Landing® 5 & 7

Surrender charge schedule¹

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

Surrender charge schedule¹ - CA

Years into guarantee period	1	2	3	4	5	6	7	8+
F&G Secure Landing 5 - CA	7.85%	6.95%	6.10%	5.20%	4.30%	0.00%	0.00%	0.00%
F&G Secure Landing 7 - CA	7.85%	6.95%	6.10%	5.20%	4.30%	3.40%	2.50%	0.00%

¹ Any time a withdrawal incurs a surrender charge, an MVA will be applied. The MVA is based on a formula that takes into account changes in rates since contract issuance. Generally, if rates have risen, the market value adjustment will decrease surrender value; if rates have fallen, it will increase surrender value.



F&G Secure Series portfolio matrix

F&G Secure MYGA[®] MVA and F&G Secure MYGA[®] Non-MVA and F&G Secure MYGA[®] ROP

Eligible ages	<p>Non-qualified: 0-90/Qualified: 18-90</p> <ul style="list-style-type: none"> If joint owner, eligibility is based on older owner's age
Premium	<p>Minimum: \$20,000 Maximum: \$2.5 million; premium above this amount requires home office approval</p>
Initial fixed interest rate guarantee period	3, 5 or 7 years
Death benefit <small>Prior withdrawals reduce benefit amounts.</small>	<p>Paid as a lump sum, greater of:</p> <ul style="list-style-type: none"> Account value Minimum guaranteed surrender value
Penalty-free surrenders and withdrawals	<ul style="list-style-type: none"> Beginning in the first year, access to 10% of the account value without surrender charges or market value adjustment (MVA) annually during the initial fixed interest rate guarantee period Any amount after the initial fixed interest rate guarantee period ends
Premium protection	100% premium protection from downside risk due to market losses
Minimums	<ul style="list-style-type: none"> 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, semi-annually, annually.
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.
For unexpected healthcare costs <small>These are defined conditions and benefits and availability may vary by state.</small>	<ul style="list-style-type: none"> Impairment Nursing Home Confinement (in a licensed nursing home) Terminal Illness

These MYGA products are not available in CA and MO. See ADV2300 for details on the Secure MYGA series in CA and MO.

**Return of Premium
(ROP) feature**

During the initial fixed interest rate guarantee period:

- The original premium is guaranteed to be returned, assuming excess withdrawals are not taken.
- If the ROP amount is lower than the contract's surrender value, the payout would be the higher of the two numbers.



F&G Secure Series portfolio matrix

F&G Secure MYGA® MVA and F&G Secure MYGA® Non-MVA and F&G Secure MYGA® ROP

Surrender charges

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 withdraw your account value penalty-free at any time. Unless there is a full surrender, this renewal process will continue until annuitization or death.

The surrender charge will be 9% beginning in the first year, decreasing throughout the 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.

Surrender charge schedule

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

Any time a withdrawal incurs a surrender charge, a market value adjustment (MVA) will be made. The MVA is based on a formula that takes into account changes in rates since contract issuance. Generally, if rates have risen, the MVA will decrease surrender value; if rates have fallen, it will increase the surrender value.

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

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

No bank guarantee.

Not FDIC/NCUA/NCUSIF insured.

May lose value if surrendered early.

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The provisions, riders and optional additional features of these products have limitations and restrictions, and may have additional charges.

Contracts are subject to state availability, and certain restrictions may apply.

An 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. An annuity is not a registered security.

Home Health Care, Nursing Home Care, Impairment and Terminal Illness are defined conditions, and availability and benefits may vary by state.

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F&G SecureBuilder™ is a Flexible Premium Deferred Indexed Annuity. SecureBuilder 5 & 7 are not available in MT, NY and PR.

F&G Secure Landing® is Modified Single Premium Deferred Annuity. Secure Landing® 5 & 7 are not available in NY.

F&G SecureIncome® is a Fixed Premium Deferred Indexed Annuity. This product has a fee of 1.15% of the Income Base on each contract anniversary. Upon restart, the fee is guaranteed not to exceed 1.50%. SecureIncome is not available in ID, MT, NY and PR.

F&G Secure MYGA MVA, Non-MVA and ROP are Single Premium Deferred Annuities. F&G Secure MYGA MVA, Non-MVA and ROP are not available in CA, MO and NY.

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Indexed interest crediting options are subject to a cap, fixed declared rate, index gain interest rate and/or a spread. Caps, fixed declared rates, index gain interest rate and spreads are subject to change at the discretion of Fidelity & Guaranty Life Insurance Company.

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