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Performance in perspective: F&G SecureBuilder™ 5 Fixed Indexed Annuity

Fixed-income investments have faced significant shifts in recent years, particularly in response to monetary policy and economic conditions.¹ As a result, there are new considerations when creating portfolio allocations especially for clients at or nearing retirement.

Fixed income funds may not present the same risk/reward proposition in a portfolio as they have historically.

- Finding fixed income options to meet client needs can be difficult in today's market given that many cannot tolerate portfolio fluctuation in the years at or nearing retirement.
- Allocating a portion of fixed income assets to a fixed indexed annuity (FIA) may provide both growth and stability for clients in those later years.
- While past performance is not an indication of future results, it may provide perspective when considering an alternative to bonds and other fixed income funds for a portion of the fixed income allocation in a portfolio.



Now may be a good time to consider alternatives or complements, such as a fixed indexed annuity, to replace part of a fixed income allocation.

¹ "Are Bonds Back? A Fresh Look at Fixed Income in 2024." Kiplinger.com. March 29, 2024.

A complement or alternative to traditional fixed income

The chart below compares the returns of multiple F&G one-year index crediting options. The returns of the Bloomberg US Aggregate Bond Index, often known as “the Agg”, are also displayed for comparison purposes. The Agg is a widely known benchmark used by bond traders and mutual fund and ETF managers as a benchmark for broad bond market performance.¹

The Compound Annual Growth Rate (CAGR) for each option is also shown over a 5 and 10 year period to show the 5 and 10 year returns for each index crediting option.

Performance in perspective

F&G SecureBuilder™ 5 Crediting Options										CAGR	
2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	5 Year	10 Year
1Y BA5 Par 31.17%	1Y BA5 Par 0.00%	1Y SPX Cap 10.46%	1Y BA5 Par 34.10%	1Y BA5 Par 0.00%	1Y BA5 Par 28.43%	1Y SPX Cap 11.30%	1Y SPX Par 16.14%	1Y BA5 Par 0.00%	1Y SPX Par 14.41%	1Y SPX Par 11.34%	1Y BA5 Par 12.56%
1Y SPX Cap 11.30%	1Y BA5 Trg 0.00%	1Y BA5 Par 9.41%	1Y SPX Par 11.64%	1Y BA5 Trg 0.00%	1Y SPX Par 17.33%	1Y BA5 Par 11.29%	1Y BA5 Par 14.96%	1Y BA5 Trg 0.00%	1Y SPX Cap 11.30%	1Y BA5 Par 11.15%	1Y SPX Par 8.05%
1Y BA5 Trg 9.25%	1Y SPX Cap 0.00%	1Y BA5 Trg 9.25%	1Y SPX Cap 11.30%	1Y SPX Cap 0.00%	1Y SPX Cap 11.30%	1Y SPX Par 9.76%	1Y SPX Cap 11.30%	1Y SPX Cap 0.00%	1Y BA5 Trg 9.25%	1Y SPX Cap 8.94%	1Y SPX Cap 7.70%
1Y SPX Trg 7.50%	1Y SPX Par 0.00%	1Y SPX Trg 7.50%	1Y BA5 Trg 9.25%	1Y SPX Par 0.00%	1Y BA5 Trg 9.25%	1Y BA5 Trg 9.25%	1Y BA5 Trg 9.25%	1Y SPX Par 0.00%	1Y SPX Trg 7.50%	1Y BA5 Trg 7.33%	1Y BA5 Trg 6.39%
1Y SPX Par 6.83%	1Y SPX Trg 0.00%	1Y SPX Par 6.28%	1Y SPX Trg 7.50%	1Y SPX Trg 0.00%	1Y SPX Trg 7.50%	1Y SPX Trg 7.50%	1Y SPX Trg 7.50%	1Y SPX Trg 0.00%	1Y BA5 Par 3.26%	1Y SPX Trg 5.96%	1Y SPX Trg 5.19%

Bloomberg US Aggregate Bond Index Returns										CAGR	
2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	5 Year	10 Year
5.97%	0.55%	2.62%	3.27%	0.30%	8.72%	7.51%	-1.54%	-12.70%	4.62%	1.00%	1.76%

Key

1Y BA5 Par = CIBC Balanced Asset 5 Index One-Year Annual Point-to-Point with Participation (245.00%)

1Y BA5 Trg = CIBC Balanced Asset 5 Index One-Year Annual Point-to-Point Performance Trigger (9.25%)

1Y SPX Cap = S&P 500 Index One-Year Annual Point-to-Point with a Cap (11.30%)

1Y SPX Par = S&P 500 Index One-Year Annual Point-to-Point with a Participation Rate (60.00%)

1Y SPX Trg = S&P 500 Index One-Year Annual Point-to-Point Performance Trigger (7.50%)

The chart includes hypothetical returns for the one-year crediting options available in the F&G SecureBuilder 5 Fixed Indexed Annuity, for the same time periods and using High Band rates (meaning premium amount is \$100,000 or more). Two-year crediting options may also be available. The caps, participation, and trigger rates for the annuity are assumed to be renewed at the beginning of each interest crediting term at the same level as those described in the key and are current as of March 25, 2024. The index does not reflect dividends paid on underlying stocks. All rates are subject to change at the sole discretion of F&G.

¹ <https://www.barrons.com/articles/bloomberg-us-aggregate-bond-index-name-51629758170>

Fixed Income Option Features

Fixed indexed annuities may provide some value over mutual funds or ETFs in a client portfolio.

A comprehensive analysis of a client’s needs and risk tolerance would be necessary prior to determining the value of any of these options in a portfolio.

	Mutual Fund/ETF	FIA
Premium protection from market decline	X	✓
Provide lifetime income	X	✓
Tax deferred growth ¹	✓	✓
Tax-deferral	✓	✓
Unrestricted surrender before end of term	✓	X
Ability to make additional deposits	✓	✓
Diversification	✓	✓
Death benefit	X	✓
Access to funds in the event of specific health care needs	X	✓

A more comprehensive comparative analysis of all products would be necessary prior to determining their value in a portfolio.

For more information on **F&G SecureBuilder™ Fixed Indexed Annuity**, contact F&G today at **AnnuityDesk@fglife.com** or **1.866.477.7938**. We’d love to discuss your next case.

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

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All index crediting options may not be available in all states.

F&G SecureBuilder is a Flexible Premium Deferred Annuity.

F&G SecureBuilder is not available in MT, NY and PR.

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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.

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Past performance does not guarantee future results.

Interest rates subject to change at insurer's discretion and are effective annual rates.

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