



At-a-Glance

F&G Secure Landing[®] 5 & 7

Fixed Indexed Annuity

Eligible ages

Non-qualified: **0-85**/Qualified: **18-85**
 • If joint owner, eligibility is based on older owner's age

Premium

Minimum premium: **\$10,000**
 • \$2,000 per interest option
 Maximum premium: **\$2,500,000**
 • Premium above this amount requires home office approval

Interest crediting strategies

May change allocation among the interest strategies at the end of index crediting periods.

Index-based interest guaranteed never to go below 0%, even if the index decreases	
S&P 500[®] Index	<ul style="list-style-type: none"> • One-year Point-to-Point with Cap • One-year Point-to-Point with Participation Rate • One-year Point-to-Point Performance Trigger¹
Balanced Asset 5 Index[™]	<ul style="list-style-type: none"> • One-year Point-to-Point with Participation Rate • One-year Point-to-Point Performance Trigger¹
Fixed crediting set once per year, guaranteed $\geq 1.00\%$	

¹ Also referred to as One-year Point-to-Point Fixed Declared Rate on Index Gain Indexed Interest.

Minimum interest credit (MIC)

Thanks to the minimum interest credit (MIC) feature, 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)

Thanks to the return of premium (ROP) feature, you can get back your 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.

Death benefit

Prior withdrawals reduce benefit amounts. Partial index credit, if applicable, paid up to the date of death.

Paid as a lump sum, greater of:

- ▶ Account value
- ▶ Minimum guaranteed surrender value

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

Penalty-free partial withdrawals

Each contract year after year one, you may withdraw $\leq 10.00\%$ with no surrender charge or Market Value Adjustment (MVA). Withdrawals may be taken as:

- Systematic withdrawals on monthly, quarterly, or semi-annual basis; or
- Up to four non-systematic withdrawals per year

Surrender charge percentages— for withdrawals in year 1, or withdrawals $> 10.00\%$ in years 2-7

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%

Applies to all states except California

Surrender charges - CA

Year	1	2	3	4	5	6	7	8+
5-year	7.85%	6.95%	6.10%	5.20%	4.30%	0.00%	0.00%	0.00%
7-year	7.85%	6.95%	6.10%	5.20%	4.30%	3.40%	2.50%	0.00%

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.

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

These are defined conditions, and benefits and availability may vary by state. These liquidity riders are not available in CA.

Impairment

- Care must begin after contract effective date
- Must be unable to perform at least 2 of 6 activities of daily living (for at least 60 days and expected to continue for at least 90 days after requesting withdrawal)

Nursing home care

(in a licensed nursing home)

- Confinement must begin after contract effective date
- Must be confined to nursing home for at least 60 days

Terminal illness

- Diagnosis must be made after contract effective date and certified by licensed physician
- Life expectancy must be less than one year

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

Questions? Please contact your financial professional 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.

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

Guarantees are based on the claims paying ability of the issuing insurer, Fidelity & Guaranty Life Insurance Company, Des Moines, IA.

F&G Secure Landing is a Modified Single Premium Deferred Annuity.

Policy form numbers: ICC21-MSPDA (06-21), MSPDA (06-21), ACI-1018 (07-19), ICC21-SCWR-IMP (06-21), ICC21-SCWR-NHC (06-21), ICC21-SCWR-TI (06-21), ICC21-FW (06-21), ICC21-MVA (06-21), ICC21-FIXED-NB (06-21), ICC22-ROP (06-22), ICC22-MIC-RC (06-22), ICC21-PFT-NB-NSC (06-21), ICC21-PTP-NB-NSC (06-21), ICC20-AE-2037 (5-20), ICC20-AE-2038 (5-20), ICC11-1054 (11-11), SCWR-IMP (06-21), SCWR-NHC (06-21), SCWR-TI (06-21), SCWR-COMBO (06-21), FW (06-21), MVA (06-21), FIXED-NB (06-21), ROP (06-22), MIC-RC (06-22), PFT-NB-NSC (06-21), PTP-NB-NSC (06-21), AE-2037 (5-20), AE-2038 (5-20), OM TSA 2009, ARI-1045 (11-12), ARI-1049 (11-12), ARI-1050 (11-12), ARI-1051 (11-12), ARI-1052 (11-12), ARI-1056 (06-13), ROP-G (08-22), MIC-RC-G (08-22), ARI-1062 (11-13), ARI-1063 (11-13).

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

Secure Landing 5 & 7 are not available in NY.

Withdrawals may be taxable and subject to tax penalties if made before age 59 ½.

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For more information on the Balanced Asset 5 index, see indices.cibccm.com/CIBQB05E.

No bank guarantee.

Not FDIC/NCUA/NCUSIF insured.

May lose value if surrendered early.

888.513.8797

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