



Experience
the Power of
Collaborative
Thinking

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.

ADV3391 (06/2023)

Fidelity & Guaranty Life Insurance Company

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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 guaranteed growth paired with upside potential?

As you approach retirement, market downturns could have a significant impact on your hard-earned savings.

That's one reason people like you turn to annuities that offer downside protection - and fixed indexed annuities (FIAs) in particular. FIAs provide the potential to earn interest linked to the return of an index. They use a formula, subject to certain limitations, to credit interest on your account value based on changes in a market index (like the S&P 500® Index) with no downside market risk.

Pairing guarantees and growth potential

Beyond protection from losses, many people are interested in the security of guaranteed growth but also like the idea of upside potential.

F&G Secure Landing® FIA can help you achieve both objectives.

Secure Landing automatically includes a minimum interest credit (MIC) guarantee². This means your investment will grow by AT LEAST a certain interest rate.

At the same time, Secure Landing gives you the ability to continue to benefit from the upside potential through market-linked index performance.

Think of it as a “best of both worlds solution” because you can avoid worries about market downturns due to the guaranteed interest growth -- while still taking advantage of upside potential during times when the indexes rise.

As an added advantage, Secure Landing includes an option allowing you to get your premium back (less any withdrawals) at any time. This feature gives you maximum flexibility if you ever need it.

Secure Landing delivers



Guaranteed minimum growth¹



Additional upside potential



The option to get your premium back any time

Who's this product for?

- ✓ Someone on the conservative side of the risk spectrum, nearing or in retirement
- ✓ Those seeking guaranteed growth¹ with a potential for even more
- ✓ Anyone who appreciates access to their money "just in case"

This quick reference guide provides an overview of F&G Secure Landing 5 & 7 (Secure Landing). It comes with the Statement of Understanding (SOU), which helps you understand the annuity in greater detail.

If you choose to apply, your financial professional will have you sign an acknowledgement that you've read the SOU. If there is any conflict between this guide and the SOU, the SOU prevails.

¹ Due to the minimum interest credit (MIC) feature.
² For a fee; 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.

3 reasons you may consider **Secure Landing**

An FIA provides the potential to earn interest linked to the return of an index. It uses a formula, subject to certain limitations, to credit interest on your account value based on changes in a market index (like the S&P 500® index) with no downside market risk.

1 **Guaranteed growth**

Secure Landing’s minimum interest credit (MIC) feature makes planning for the future easier with a guaranteed amount of interest growth. Thanks to the 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. For current MIC rates, ask your financial professional for a copy of the rate sheet.

2 **Additional growth potential**

You have two options to seek upside potential:

S&P 500® Index	Balanced Asset 5 Index™
Easy-to-track performance from a household name	An index with built-in diversification targeting 5% volatility

You’re protected from market downturns because any gains are locked in at the end of each crediting period. As a result, you never have to worry about losing your premium — or the interest credits you’ve earned along the way — even if the market goes down in the future.

The index options are linked to the market index, but you are not investing directly in the stock market or any index.

You participate in a portion of the index gain, subject to certain limits called caps, participation rates or performance trigger with a declared rate. More details are available in the SOU.

3 **Return of premium option**

What if you need your original premium back before the end of your term? That’s not a problem because, in addition to other generous liquidity features, a return of premium (ROP) feature gives you the flexibility to get your premium back (less withdrawals) at any time.

Consult the SOU for complete details.

Get growth potential like a traditional FIA

Like a traditional FIA, your Secure Landing account value can grow each year based on the performance of the index or indexes you choose.

When index performance is positive, your account value grows, subject to a cap, participation rate or performance trigger with a declared rate. Any gains are locked in at the end of each crediting period and protected from losses due to market downturns.



The chart in this example is hypothetical, non-guaranteed and not an indication of past or future performance. Assumes \$100,000 initial premium. Returns are based on the most recent 7-year period given the S&P 500® Index performance from 12/31/2016 - 12/31/2022, assuming no withdrawals or fees during that time span. The index does not reflect dividends paid on underlying stocks. All rates are subject to change at the sole discretion of F&G.

Know your guaranteed minimum return upfront

A traditional FIA guarantees you'll never lose your premium due to market downturns. The worst case would be a return of zero.

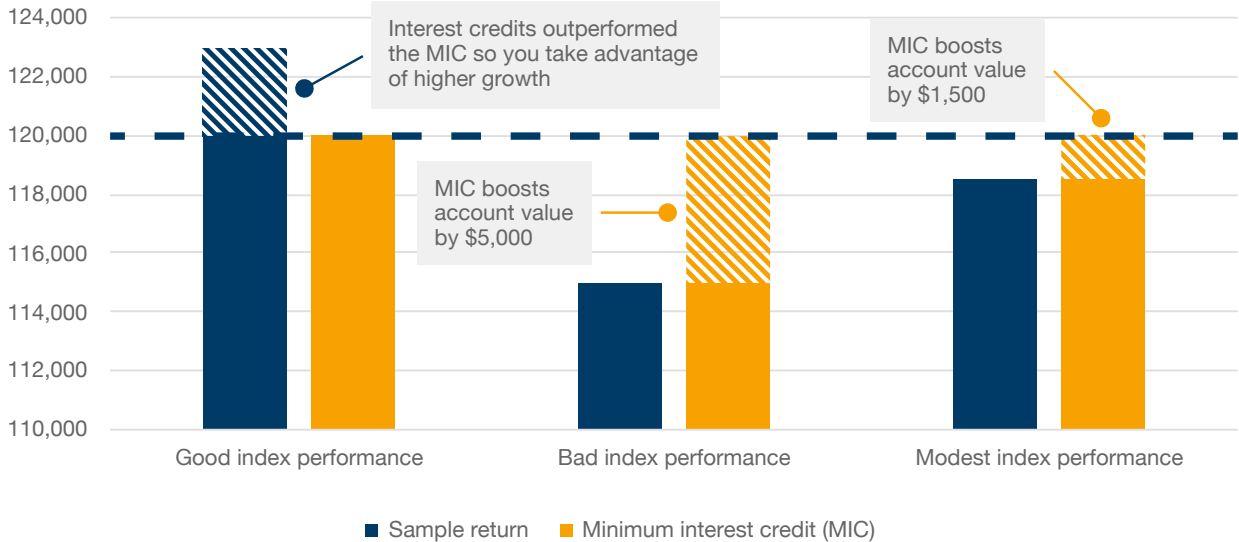
Secure Landing goes a step further. Secure Landing guarantees you a minimum interest credit (MIC).

In other words, if index performance is poor or sees only modest growth, your account value will be increased to the MIC amount at the end of the surrender period.

What this chart shows

- If interest credits lag, Secure Landing has a built-in safety net.
- The second and third scenarios show how valuable the MIC feature can be.

Guaranteed growth with minimum interest credit (MIC) feature



The chart in this example is hypothetical, non-guaranteed and not an indication of past or future performance. Demonstrates the MIC feature assuming \$100,000 initial premium and 20% MIC. Rates may differ in CA. Refer to the Secure Landing rate sheet for current MIC rates. Sample returns are hypothetical account values at the end of the hypothetical 7-year surrender period. 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.

How **Secure Landing** helps you stay in control — no matter what the future brings

See how Secure Landing works in different situations



Index performs well

You can capitalize on Secure Landing's upside potential through S&P 500® Index and Balanced Asset 5 Index™ growth.



Index performs OK

If you're comfortable only getting the guaranteed amount, even modest additional growth could be better than what you would have gotten in a product with guarantees alone.



Index performs poorly

You avoid the impact of market downturns. Your initial premium — AND the growth you've locked in — are 100% protected against market-linked dips. Plus, you can be confident you'll receive guaranteed growth through the minimum interest credit (MIC).



Rates go up

If you think rates might go up in the future, the return of premium (ROP) feature can give you added confidence to make a decision today.



Rates go down

Your guaranteed minimum interest credits (MIC) are locked in for the full 5 or 7 years so you can be confident in your decision to go with Secure Landing.



Health issues arise

If you're ever confined to a nursing home or diagnosed with an impairment or terminal illness, you can take advantage of Secure Landing's liquidity features for penalty-free access to your money.¹

¹ Liquidity features not available in CA.

About F&G



1959
established

800,000+
people protected

Since **1959**, F&G has been committed to helping Americans turn their aspirations into reality. Today, we are a leading provider of retirement and life insurance solutions and protect over **800,000 people** across the United States.

Our annuities are designed to **protect your savings** and **provide a steady stream of tax-deferred¹ income** for your retirement.



F&G is a division of Fidelity National Financial, Inc. (FNF), a Fortune 500 company.



F&G has been recognized as a Top Workplace since 2018. We credit this award to our employees' shared cultural values: Collaborative, Authentic, Dynamic and Empowered.



¹ You pay ordinary income tax on the interest you've earned only when it's withdrawn or paid out.

Other considerations

Access for unexpected health care costs

- Impairment
- Nursing home care
- Terminal illness

Access your total account value with no surrender charges or market value adjustment (MVA). If you need nursing home care, or are diagnosed with an impairment or a terminal illness, you may access your total account value with no surrender charges or MVA. The confinement or diagnosis must begin after the contract effective date. These are defined conditions, and benefits and availability may vary from state to state.¹

As an alternative to the return of premium feature, which would end your contract, you may withdraw a portion of your money within the annuity at any time. We know you may have unexpected expenses. After the first year, you have penalty-free access to 10% of your total account value during the surrender charge period. Any other withdrawals made will incur surrender charges and MVA.

Surrender charges

See the SOU for details on surrender charges and MVA.

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

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

Index strategies

S&P 500® Index	Balanced Asset 5 Index™
Annual Point-to-Point with a Cap	Annual Point-to-Point with a Participation Rate
Annual Point-to-Point with a Participation Rate	Annual Point-to-Point with a Performance Trigger (Declared Rate)
Annual Point-to-Point with a Performance Trigger (Declared Rate)	

¹ Liquidity features not available in CA.

RMD-friendly annuity

What is an required minimum distribution (RMD)? An RMD is the amount that qualified plan participants must begin withdrawing at age 72.

- RMDs are required in order to avoid a penalty from the IRS and will be taxed as regular income.
- If you need to withdraw above the annual penalty-free withdrawal amount for the purpose of an RMD, F&G will waive any surrender charge and MVAs.

What is a market value adjustment? 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 the rates since the contract was issued. Generally, if the rates have risen, the MVA will decrease the surrender value; if they have fallen, the MVA will increase the surrender value.

Death benefit

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

Annuitization

You don't have to worry about outliving your assets – you can turn your annuity into scheduled payments for life on its maturity date. The maturity date of your Secure Landing annuity is set when it's issued.

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.

"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.

Fidelity & Guaranty Life Insurance Company offers a diverse portfolio of fixed and fixed indexed deferred annuities, immediate annuities and optional additional features. Annuities are long-term vehicles to help with retirement income needs. Before purchasing, consider your financial situation and alternatives available to you. Visit us at fglife.com for more information, and consult a financial or insurance professional who can help you determine the alternatives for your goals and needs.

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), SCWRCOMBO (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).

F&G Secure Landing is a Modified Single Premium Deferred Annuity. F&G Secure Landing is not available in NY.

This product is a deferred, fixed indexed annuity that provides a minimum guaranteed surrender value. You should understand how the minimum guaranteed surrender value is determined before purchasing an annuity contract. 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.

Indexed interest rates are subject to caps, participation rates and/or spreads, which may change at the discretion of F&G. Interest rates are subject to change. The provisions, riders and optional additional features of this product have limitations and restrictions, may have additional charges, and are subject to change. Contracts are subject to state availability, and certain restrictions may apply. See the SOU for details.

F&G may change your annuity contract from time to time, to follow federal and state laws and regulations. If this happens, we'll tell you about the changes in writing. 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 72.

Surrender charges and MVA may apply to withdrawals. An MVA may increase or decrease the surrender value. Withdrawals may be taxable and may be subject to penalties prior to age 59 ½. Withdrawals will reduce the available death benefit.

This product is offered on a group or individual basis, subject to state approval. For group contracts, the group certificate and master contract provide the terms and conditions, which are subject to the laws of the issuing state.

F&G does not offer tax or legal advice. Consult a tax professional regarding your specific situation.

It is important to note that when the declared participation rate is greater than 100% and the index change percentage at the end of the index term period is 0 or negative, no index interest credits will be applied to the account value. Please see the SOU for a detailed explanation.

The "S&P 500 Index" is a product of S&P Dow Jones Indices LLC, a division of S&P Global, or its affiliates ("SPDJ") and has been licensed for use by Fidelity & Guaranty Life Insurance Company. Standard &

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The selection of the Index as a crediting option under any Product does not obligate FGL to invest annuity premiums in the components of the Index. Any obligation to invest annuity premiums received under the Products are determined solely by FGL.

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In calculating the level of the Index, the index methodology deducts a maintenance fee of .85% per year, calculated daily. This fee will reduce the level of the Index and thus the amount of interest, if any, that will be credited to any Product. Furthermore, while the volatility control applied by CIBC as part of the index methodology may result in less fluctuation in rates of return as compared to indices without volatility controls, it may also reduce the overall rate of return for products referencing the Index as compared to other indices not subject to volatility controls.

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

Please contact your financial professional for more information.

Give yourself a **Secure Landing** in retirement

Don't wait for another market downturn to take action. Secure guaranteed growth and upside potential right away. Talk to your financial professional about **Secure Landing** today!



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

We offer our series of focused life insurance and annuity products through a network of Broker Dealers (BD) and financial professionals. We pay the BD, the financial professional, or firm for selling the annuity to you, and factor that into our contract pricing. Their compensation isn't deducted from your premium.

Insurance products are offered through Fidelity & Guaranty Life Insurance Company in every state, other than New York, as well as the District of Columbia and Puerto Rico. In New York,

products are offered through a wholly owned subsidiary, Fidelity & Guaranty Life Insurance Company of New York. Each company is solely responsible for its contractual obligations. As a legal reserve company, we're required by state regulation to maintain reserves equal to or greater than guaranteed surrender values.

Ask your financial professional today about F&G and let's get to work ensuring you have a bright tomorrow.



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