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Thinking

F&G Secure MYGA[®] Non-MVA 3, 5 and 7 Interest rates

F&G Secure MYGA Non-MVA is a single premium, fixed deferred annuity featuring a competitive interest rate guarantee for a fixed time frame. "MYGA" is the abbreviation for multi-year guaranteed annuity. "MVA" stands for market value adjustment.

Effective April 30, 2024

Fixed rate	3-Year		5-Year		7-Year	
	Initial Premium		Initial Premium		Initial Premium	
	< \$100k	≥ \$100k	< \$100k	≥ \$100k	< \$100k	≥ \$100k
	4.65%	4.90%	4.90%	5.15%	4.90%	5.15%

Rates are not guaranteed and subject to change at any time at the sole discretion of F&G prior to new annuity issuance. Actual rates issued may be higher or lower. Read your contract carefully. Your financial professional will provide additional details and the applicable Statement of Understanding (SOU).

"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.

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

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.

F&G Secure MYGA non-MVA is a Single Premium Deferred Annuity; it is not available in CA, MO or NY.

A new 1-year guarantee period will begin after the end of the previous guarantee period.

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.

Surrender charges may apply to withdrawals. Withdrawals may be taxable and may be subject to penalties prior to age 59 ½. Withdrawals will reduce the available death benefit.

Policy form numbers: MYGA (04-21), ICC21- MYGA (03-21).

No bank guarantee	Not FDIC/NCUA/NCUSIF insured	May lose value if surrendered early
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