ANNUITIES & LIFE

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F&G SecureBuilder™

Flexible Premium Deferred Annuities with Indexed Interest Options

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Contracts issued by Fidelity & Guaranty Life Insurance Company, Des Moines, IA.

Products not available in all states.

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F&G SecureBuilder™ has a **Statement of Understanding (SOU)**. You are required to review the SOU before soliciting business, and please note that state variations may apply to your clients. See F&G's rate sheets for current rate information.

F&G SecureBuilder

F&G's SecureBuilder series of flexible premium deferred indexed annuities offers growth potential with a **fixed interest option** and **indexed interest crediting options**. Key features include:

- penalty-free partial withdrawals
- a death benefit, **and**
- access to the full account value during periods of qualifying home health or nursing home care, or in the event of terminal illness (with no surrender charges or Market Value Adjustment (MVA)). Conditions apply.

F&G SecureBuilder Features Overview

Issue ages	Qualified: 18-85, Non-qualified: 0-85 (Non-qualified may have joint owners; issued based on age of oldest joint owner)
Buy dates	The 1st, 8th, 15th and 22nd of each month, and premiums are held without interest until the next available buy date.
Premium	Minimum: $10,000 (minimum is $2,000 for additional premiums). Cases over $1 million, we reserve the right to review. For current premium limits, please refer to ADV2974 Secure Series Portfolio Matrix
Interest crediting options Crediting options may vary by firm.	**Balanced Asset 5 Index™** • One-year point-to-point with participation rate • Two-year point-to-point with participation rate (not available in NH) • One-year point-to-point performance trigger **S&P 500®** • One-year point-to-point with cap • Two-year point-to-point with cap (not available in NH) • One-year point-to-point with participation rate • One-year point-to-point performance trigger (also referred to as one-year point-to-point fixed declared rate on index gain indexed interest) 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% Allocations for one-year options may be changed each contract anniversary. Allocations for two-year options may be changed at the end of the two-year crediting period. The minimum allocation per option is $2,000.
Withdrawals	10% of the account value each contract year after year one (on each contract anniversary), without surrender charges or MVA. Withdrawals may be regular, on a monthly, quarterly, semi-annual or annual basis; the minimum amount of these withdrawals is $100. Additional unscheduled withdrawals may be taken four times each contract year; the minimum amount of these withdrawals is $500.

F&G SecureBuilder Features Overview

Surrender charge percentages	**SecureBuilder 5: 9.00%, 8.00%, 7.00%, 6.00%, 5.00%, 0.00%** **SecureBuilder 7: 9.00%, 8.00%, 7.00%, 6.00%, 5.00%, 4.00%, 3.00%, 0.00%**		
MVA[1]	Any withdrawal or surrender that incurs a surrender charge will incur an MVA. It may be positive or negative. The MVA is based on changes in rates between the date the contract was issued, and the date the withdrawal is processed.		
Access to account value during periods of home health or nursing home care, or following a diagnosis of terminal illness[1]	**Home health care** • provided by licensed professionals, • beginning at least one year after contract begins[2], • unable to perform at least 2 of the 6 activities of daily living for at least 60 days & expected to continue for 90 days following withdrawal request	**Nursing home care** • confined at least 60 consecutive days, • beginning at least one year after contract begins[2]	**Terminal illness** • diagnosed at least one year[3] after contract begins, • life expectancy less than one year[3]
Death benefit	**Lump-sum payment, the greater of:** • Account value • Minimum Guaranteed Surrender Value (MGSV) Spousal continuation may be invoked		

[1] Limitations and considerations may vary from state to state.
[2] In AK, AL, CT, MN, MS, OR, PA, WA, care or confinement must begin after the contract effective date.
[3] For Kansas, the owner must be diagnosed with a terminal illness at least 90 days after the policy's date of issue and diagnosed with a life expectancy of 24 months or less.

F&G SecureBuilder Features Overview

MGSV	87.5% of premium plus daily interest accruing at the MGSV accumulation interest rate (between 1-3%) set at issue and fixed for the life of the contract. The MGSV is reduced by prior withdrawals.
Surrender value[1]	The greater of the MGSV and account value, less surrender charges and MVA.
Annuitization	Annuitization at maturity, with several payout options.

[1] State variations and conditions apply.

Crediting options

F&G’s flexible premium deferred indexed annuities offer the choice of a **fixed interest option (with a guaranteed rate)** and **additional indexed crediting options tied to the S&P 500® Index and the Balanced Asset 5 Index™**.

At the end of each crediting period, any interest credited is applied to the account value.

Fixed interest is credited daily.

Crediting options may vary by firm.

Fixed interest option

- An initial rate is set when the contract begins and is guaranteed for the first contract year.
- F&G may change the rate each contract year.
- The **rate is guaranteed** never to be below the minimum interest rate set at issue by F&G.

Indexed interest crediting options

The indexed interest crediting options are linked to a market index, but the client is not investing directly in the stock market or any index and cannot lose money due to market declines.

The indexed interest crediting options are subject to caps and/or participation rates, and the indexed interest credit will never be less than zero.

- **Caps**: the maximum rate of interest that can be earned during a crediting period
- **Participation rates**: the percentage of the index's increase that can be earned during a crediting period
- **Performance trigger with declared rate**: the interest credited if the index is positive during the crediting period

Indexed interest crediting options are:

Index-based interest guaranteed never to go below 0%, even if the index decreases	
S&P 500®	• One-year point-to-point with cap • Two-year point-to-point with cap[1] • One-year point-to-point with participation rate • One-year point-to-point performance trigger[2]
Balanced Asset 5 Index™	• One-year point-to-point with participation rate • Two-year point-to-point with participation rate[1] • One-year point-to-point performance trigger[2]

[1] Not available in NH.
[2] Also referred to as one-year point-to-point fixed declared rate on index gain indexed interest.

Crediting options may vary by firm.

This is how F&G calculates a

One-year point-to-point with a cap index option

- The annual point-to-point change is determined by subtracting the one-year crediting period's starting index value from its ending index value.
- The result is divided by the starting index value. This gives the percentage change in the index.
- If the **percentage change is positive, but less than the cap**, the percentage change is used as the indexed interest credit rate.
- If the **percentage change is more than the cap**, the cap is used as the indexed interest credit rate.
- On the indexed interest crediting date, the indexed interest credit rate is multiplied by the option's account value to determine the indexed interest credit.
- The indexed interest credit will never be less than zero.

This is how F&G calculates a

Two-year point-to-point with a cap index option

- The point-to-point change is determined by subtracting the two-year crediting period's starting index value from its ending index value.
- The result is divided by the starting index value. This gives the percentage change in the index.
- If the **percentage change is positive, but less than the cap**, the percentage change is used as the indexed interest credit rate.
- If the **percentage change is more than the cap**, the cap is used as the indexed interest credit rate.
- On the indexed interest crediting date, at the end of the two-year term, the indexed interest credit rate is multiplied by the option's account value to determine the indexed interest credit.
- The indexed interest credit will never be less than zero.

This is how F&G calculates a

One-year point-to-point index option with a participation rate

- The annual point-to-point change is determined by subtracting the prior year's index value from the current year's index value.
- The result is divided by the prior year's index value. This gives the percentage change in the index.
- The **percentage change is multiplied by the participation rate**. This gives the indexed interest credit rate.
- On the indexed interest crediting date, at the end of the one-year term, the indexed interest credit rate is multiplied by the option's account value to determine the indexed interest credit.
- The indexed interest credit will never be less than zero.

This is how F&G calculates a

Two-year point-to-point index option with a participation rate

- The annual point-to-point change is determined by subtracting the two-year crediting period's starting index value from its ending index value.
- The result is divided by the starting index value. This gives the percentage change in the index.
- The **percentage change is multiplied by the participation rate**. This gives the indexed interest credit rate.
- On the indexed interest crediting date, at the end of the two-year term, the indexed interest credit rate is multiplied by the option's account value to determine the indexed interest credit.
- The indexed interest credit will never be less than zero.

This is how F&G calculates a

One-year point-to-point performance trigger

- Also referred to as one-year point-to-point fixed declared rate on index gain indexed interest.
- Before each one-year index crediting period, F&G declares a fixed interest rate that is credited when triggered by a positive index return over one year.
- A positive index return occurs when the index value at the end of the crediting period is greater than the period's starting index value.
- Interest will not be credited if the return is flat or negative.

If you have questions about the indexed interest crediting options, please **consult the product's SOU**.

Withdrawals, surrender charges and market value adjustment (MVA)

Up to 10% of the account value may be withdrawn in contract year 2 and beyond without any surrender charges or MVA. All other partial or full surrenders are subject to surrender charges and MVA.

The surrender charge is a percentage of the withdrawn amount. The surrender charge schedule begins at issue and declines to zero over the period of the surrender charge schedule.

Contract year	1	2	3	4	5	6	7	8
F&G SecureBuilder 5	9.00%	8.00%	7.00%	6.00%	5.00%	0.00%		
F&G SecureBuilder 7	9.00%	8.00%	7.00%	6.00%	5.00%	4.00%	3.00%	0.00%

Surrender charges and MVA may vary by state.

Any withdrawal or surrender that incurs a surrender charge will incur an MVA. It may be positive or negative. The MVA is based on changes in rates between the date the contract was issued, and thedate the withdrawal is processed. Generally speaking, if rates have increased, the MVA will reduce the surrender value, and if rates have decreased, the MVA will increase the surrender value.

This is the formula F&G uses to calculate the MVA:

Amount of withdrawal x MVA adjustment factor

The MVA adjustment factor is:

$$1 - \left(\frac{1 + \text{rate at contract issue}}{1 + \text{rate when withdrawal processed} + 0.0025} \right)^{N/12}$$

N is the remaining months in the surrender charge schedule, rounded up to the next month

The net total of all MVA and surrender charges will not reduce the surrender value to an amount which is less than the minimum guaranteed surrender value. A positive MVA will decrease the surrender value, and a negative MVA will increase the surrender value. Note that MVA is an area where there are state variations. MVA is not applicable in all states.

Rates are based on the Bloomberg Barclays US Aggregate Index Yield to Worst. In CA, NJ, UT and VA, rates are based on the U.S. Treasury Constant Maturity Series.

In IN, MD and OH, the .0025 in the formula does not apply.

Market value adjustment limit

The market value adjustment limit is the largest amount (positive or negative) that will apply to a surrender request.

The market value adjustment limit equals W x (the lesser of E or F) where:

- W is the greater of zero or (C/D)
- C is the portion of the withdrawal that exceeds the penalty free amount
- D is the account value less the penalty free amount
- E is the account value minus the surrender charge applicable on a full surrender minus the minimum guaranteed surrender value, but not less than zero
- F is the surrender charge applicable on a full surrender

In CA, NY, UT and VA, the market value adjustment limit does not apply.

Access to the account value during periods of qualifying health care[1]

If the following conditions are satisfied, no surrender charges or MVA are applied to withdrawals during any periods when the policy owner receives home health or nursing home care, or that follow a diagnosis of terminal illness, as defined below.

Home health care must

- be provided by a licensed home health care agency, providing home health care services in the client's residence
- begin at least one year after the contract begins[2]
- be a result of the owner being unable to perform 2 or more of 6 activities of daily living for at least 60 days, and the impairment must be expected to continue for at least 90 days following the withdrawal request. The activities of daily living are defined as eating, bathing, dressing, toileting, transferring (to a bed, or wheelchair) without assistance and continence

Nursing home care must

- be a confinement for at least 60 consecutive days, to a state-licensed nursing long-term care facility providing continuous nursing care under the supervision of a licensed nurse or physician
- begin at least one year after the contract begins[2]

Terminal illness must be

- diagnosed at least one year after the contract begins[3]
- diagnosed by a licensed physician with a life expectancy of one year or less[3]

[1] Limitations and considerations may vary from state to state.
[2] In AK, AL, CT, MN, MS, OR, PA, WA, care or confinement must begin after the contract effective date.
[3] For Kansas, the owner must be diagnosed with a terminal illness at least 90 days after the policy's date of issue and diagnosed with a life expectancy of 24 months or less.

Death benefit

The death benefit is a lump sum payment, calculated as the greater of:

- Account value or
- Minimum guaranteed surrender value (MGSV)

Spousal continuation may be invoked.

Surrender value and minimum guaranteed surrender value (MGSV)

Upon surrender, the client will receive the greater of the contract's surrender value and its MGSV.

The surrender value is:

Premium put in

+ interest credited to date

– any withdrawals previously taken

– any applicable surrender charges

+/– MVA

The MGSV is:

87.5% of the premium put in

+ interest credited daily on the net value at the MGSV accumulation interest rate (between 1-3%, set at issue, and fixed for the life of the contract)

– any withdrawals previously taken

The MGSV is the lowest amount the client will receive if the policy is surrendered.

Annuitization at maturity

The contract cannot be annuitized before its maturity date. If the contract is in force on its maturity date, it must be annuitized then. The maturity date is set when the contract is issued.

If the client annuitizes the contract, these are the payout options:

- Income for a fixed period
- Life income with a guaranteed period
- Life income
- Joint & contingent life income
- Joint & survivor life income with a guaranteed period
- Joint & survivor life income
- Life income with a lump sum refund at death

All the payment options, except income for a fixed period, provide a guaranteed income your client cannot outlive.

Annuity payments are based on the surrender value of the annuity. Some states require waiver of surrender charges when payments begin.

An annuity option may be changed any time before annuity payments begin.

Does F&G SecureBuilder suit your client?

You must have reasonable grounds to believe your recommendation to purchase, replace or exchange an annuity is suitable (or in their best interest, where required by law) for your client, based on the client's disclosed insurance needs and financial state and objectives.

Before making a recommendation to your client:

1. Know your client

What are the client's future goals and needs? You must evaluate carefully and make every effort to understand the client's unique financial circumstances, objectives, needs and risk tolerance. Does the client have adequate remaining funds for emergencies, and access to sufficient liquid assets? Is the client comfortable there are no likely, foreseeable, significant adverse changes in income or expenses during the annuity surrender period that would affect his or her decision?

2. Inform your client

Make every reasonable effort to present the client with the information necessary to make a well-informed decision. Explain the key features and purpose of the annuity completely and accurately.

3. Believe it's right

You must believe the client will benefit from purchasing the annuity and that, as a whole, it is suitable for the client.

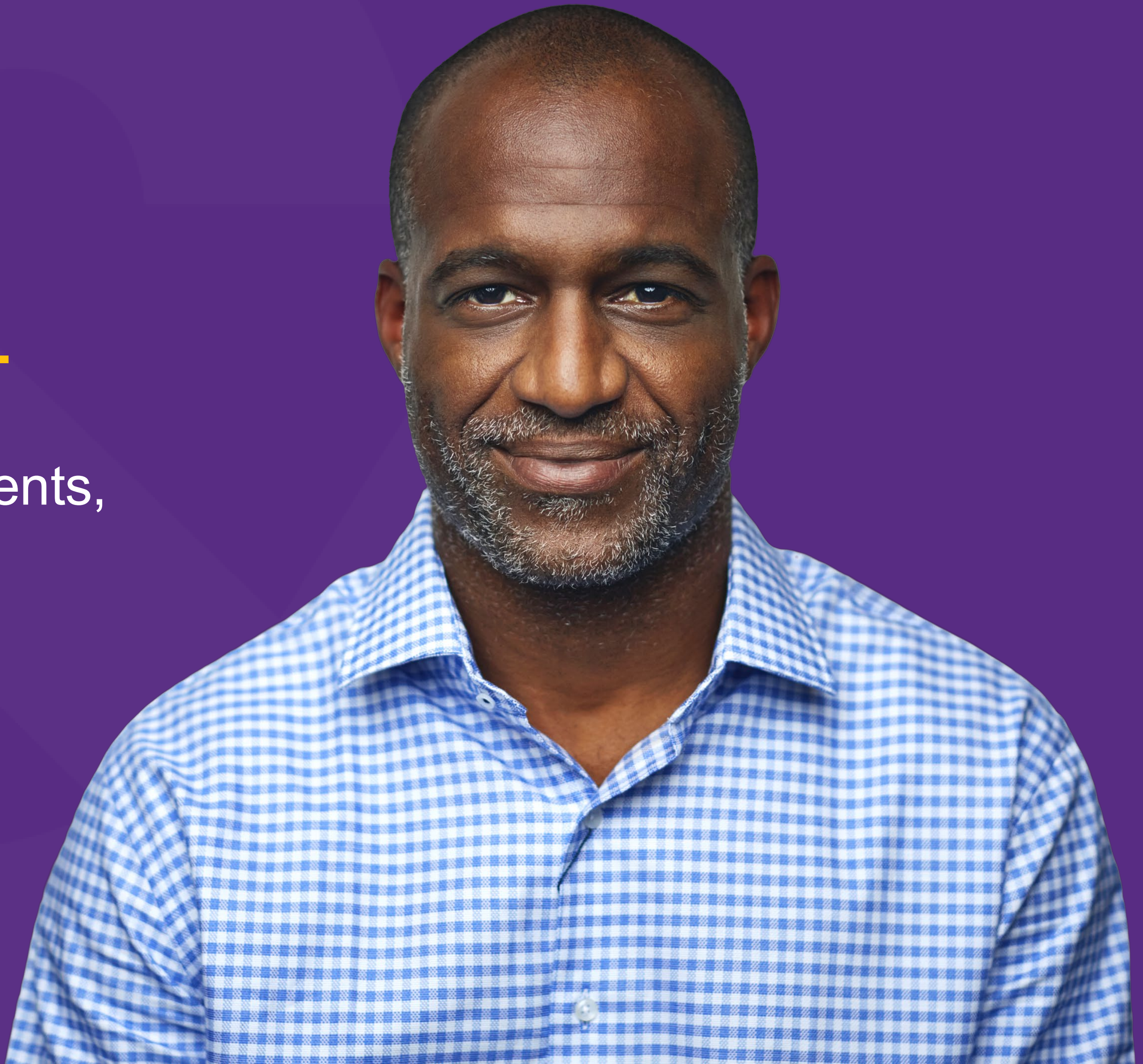
If you are recommending that your client replace or exchange an annuity, you have additional responsibilities. You must also consider:

1. Will the client incur surrender charges?
2. Will the client benefit from product enhancements (such as riders)?
3. Has the client exchanged or replaced an annuity within the last 36 months (60 months for California or Minnesota clients)?
4. Does the client understand the various features of the annuity, both favorable and unfavorable? These include tax penalties, surrender charges, new surrender periods, and loss of existing benefits.
5. Will the client benefit from the new annuity's features?
6. Is the surrender and purchase transaction suitable?

Pursuant to the adopted **NAIC Model Regulation on Suitability in Annuity Transactions**, a licensed insurance producer is required to have reasonable grounds to believe the recommendation to purchase, replace or exchange an annuity is suitable, based on the client's disclosed insurance needs and financial objectives.

It is your responsibility, both as an appointed producer for F&G and a licensed insurance producer, to recommend the purchase, replacement or exchange of an annuity only after carefully evaluating the unique financial circumstances, objectives and needs of your client to determine if an annuity is suitable.

Please follow up with your **broker-dealer supervisor** for additional information on suitability requirements, forms and details.



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Withdrawals and surrender of taxable amounts are subject to ordinary income tax and, except for certain circumstances, will be subject to an IRS penalty if taken prior to age 59 ½. Withdrawals in year one or in excess of 10% in contract years 2 on are subject to surrender charges and an MVA. This may result in a loss of principal.

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

The level of Guaranteed Withdrawal Payment amount is guaranteed for life as long as no Excess Withdrawals are taken. Excess Withdrawals will reduce the Guaranteed Withdrawal Payment amount and in some cases reduce it to zero, terminating the contract.

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ANNUITIES & LIFE

THANK YOU

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