



Experience
the Power of
Collaborative
Thinking

F&G SecureIncome[®] 7

Flexible Premium Deferred Annuity
with Indexed Interest Options

For financial professional use only

Not to be used with the offer or sale of annuities.

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

Products not available in all states.

ADV2135 (09-2020) Rev. 05-2022 22-0384



F&G SecureIncome[®] 7 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 bonus and rate information.

F&G SecureIncome 7

F&G's SecureIncome 7 is a flexible premium deferred indexed annuity offering growth potential with a **fixed interest option** and **indexed crediting options**. Key features include:

- Enhanced Guaranteed Minimum Withdrawal Benefits (EGMWB)¹
- 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.

¹ State variations and conditions apply.



F&G SecureIncome 7 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	SecureIncome 7 is issued with buy dates of the 1 st , 8 th , 15 th and 22 nd 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 options¹	<ul style="list-style-type: none"> • Fixed Interest Option • One-Year Point-to-Point with a Cap • Two-Year Point-to-Point with a Cap (Not available in NH) • One-Year Point-to-Point with a Par 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) <p>Allocations for the one-year options may be changed each contract anniversary. Allocations for the two-year option may be changed at the end of the two-year crediting period. The minimum amount per option is \$2,000.</p>
Enhanced Guaranteed Minimum Withdrawal Benefits (EGMWB)²	<p>Accumulation phase until age 50 or more. Guaranteed income payments are a percentage of the income base when payments begin.</p> <p>The income base is:</p> <ul style="list-style-type: none"> • Initial premium plus any applicable Income Base Bonus; or • Premium paid in contract year one, growing until the earliest of 10 years, age 85, or when the withdrawal period begins, with compound interest at the roll-up rate shown on the client's contract information page.

¹ Crediting options may vary by firm.

² State variations and conditions apply.



F&G SecureIncome 7 Features Overview

Withdrawals	<p>10% of the account value (on each contract anniversary), each contract year after year one, without surrender charges or MVA.</p> <p>Withdrawals may be regular, on a monthly, quarterly, semi-annual or annual basis; the minimum amount of these withdrawals is \$100.</p> <p>Additional unscheduled withdrawals may be taken four times each contract year; the minimum amount of these withdrawals is \$500.</p>		
Surrender charge percentages¹	SecureIncome 7: 9.00%, 8.00%, 7.00%, 6.00%, 5.00%, 4.00%, 3.00%, 0.00%		
MVA¹	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 illness¹	Home health care <ul style="list-style-type: none"> • provided by licensed professionals, • beginning at least one year after contract begins², • 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 <ul style="list-style-type: none"> • confined at least 60 consecutive days, • beginning at least one year after contract begins² 	Terminal illness <ul style="list-style-type: none"> • diagnosed at least one year³ after contract begins, • life expectancy less than one year³

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 SecureIncome 7 Features Overview

Death Benefit	<p>Lump sum payment, the greater of:</p> <ul style="list-style-type: none"> • Account value • Minimum guaranteed surrender value (MGSV) <p>Spousal continuation may be invoked.</p>
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 value¹	The greater of the MGSV and account value less surrender charges and MVA.
Annuitization	Annuitization at maturity, with several payout options.
Fees	The annual charge for the EGWMB rider is the percentage shown on the client's contract information page multiplied by the income base. The rider charge percentage may change upon restart. The rider fees are deducted from the account value annually on each contract anniversary.

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**.

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 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 crediting options are subject to caps 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

Crediting options may vary by firm.



Indexed interest crediting options are:

- One-year point-to-point with a cap
- Two-year point-to-point with a cap (not available in NH)
- One-year point-to-point with a par rate
- One-year point-to-point fixed declared rate on index gain (also referred to as the one-year point-to-point performance trigger)

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

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 any questions about the indexed crediting options, please **consult the SecureIncome 7[®] SOU.**

Enhanced Guaranteed Minimum Withdrawal Benefits (EGMWB) rider

The EGMWB rider provides your client with a guaranteed income amount for life. The longer your client waits to take withdrawal payments, the greater each payment may be. After guaranteed withdrawal payments begin, even if the account value is subsequently reduced to \$0, this rider guarantees your client will have an income for life as long as excess withdrawals have not been taken. Guaranteed withdrawal payments may be taxable.

The charge for this rider is equal to the rider charge percentage shown on your client's contract information page, multiplied by the income base on the contract anniversary and is deducted from the account value. The rider charge percentage may change upon restart.

State variations and conditions apply. The initial charge for the EGMWB Rider is 1.15% of the Income Base deducted from the account value on each policy anniversary. If you elect Restart, the charge may change. The rider charge rate is guaranteed to be no greater than 1.50%.



Enhanced Guaranteed Minimum Withdrawal Benefits (EGMWB) rider

If the client becomes impaired during the guaranteed income withdrawal period, and the account value is greater than zero, payments may increase to 2X the regular amount (or 1.5X if there are joint annuitants). This benefit is available when all of the following conditions are satisfied:

- The contract has been in force at least three years
- No premiums have been paid for three years prior to the request for this benefit
- The annuitant with the impairment is unable to perform at least 2 of the 6 activities of daily living, certified by licensed physician, and requires the care of a licensed caregiver
- The impairment began at least one year after contract issue, and is expected to be permanent, and
- The annuitant with the impairment is 60 years or older and, at the time the benefit is approved, a U.S. resident.

Payments revert to their original level if the account value is depleted to zero OR the impairment no longer satisfies these requirements, whichever occurs first.

The six activities of daily living are defined in the SOU, and consist of eating, bathing, dressing, transferring (getting in or out of a bed, chair or wheelchair), toileting and continence.

EGMWB is more fully explained in the SOU, and is subject to state variation. It is not available in HI and IL.



Accumulation phase

The income base can grow during the accumulation phase. It is:

- Initial premium plus any applicable income base bonus; or
- Premium paid in contract year one, growing until the earliest of 10 years, age 85, or when the withdrawal period begins, with compound interest at the roll-up rate shown on the client's contract information page

The income base is reduced proportionally by any withdrawals. It is not an amount that can be surrendered or withdrawn. It is used only to calculate guaranteed withdrawal payments and the rider fee.

During the accumulation period, the client may elect to restart a new 10-year roll-up period. Restart must be elected on a contract anniversary and can only occur during the 6th-10th contract years, and may only be elected before the owner's 85th birthday. At the time of restart, the income base is increased to the amount in the account value.

F&G reserves the right to change the roll-up rate upon restart. The roll-up rate and rider charges are subject to contractual minimums. If restart is not elected, roll-up stops after the 10th contract anniversary.



Withdrawal phase

The withdrawal phase begins when your client elects to begin guaranteed withdrawal payments. Your client may begin the withdrawal phase any time after the first contract year, and after having reached age 50. In the case of joint annuitants, the younger annuitant must reach age 50.

The amount of these payments is calculated by multiplying the income base, which is defined on previous page, by the guaranteed withdrawal percentage. This percentage is based on the client's age at the time withdrawal payments begin, and on the age of the younger of joint annuitants. See the SOU for the list of guaranteed withdrawal percentages, by age.

The guaranteed withdrawal payments may increase if a step-up occurs. Step-up automatically occurs when the withdrawal period begins, or on any contract anniversary after that, if the income base is less than the account value. In that case, the income base is increased to the account value, and guaranteed withdrawal payments are recalculated. They are increased to equal the stepped-up income base multiplied by the guaranteed withdrawal percentage for the annuitant's age at the time of step-up.

If the client is receiving enhanced benefit payments, step-up is not available.

Excess withdrawals are amounts that cause the total withdrawals for the contract year to exceed the guaranteed withdrawal payment amount. Excess withdrawals reduce the income base and account value proportionally and, depending on the amount of the withdrawal, surrender charges, MVA and other penalties may apply.



Withdrawals, surrender charges and market value adjustment (MVA)

Up to 10% of the account value may be withdrawn in contract years two 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. It begins at issue and declines to zero over the period of the annuity.

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

Surrender charges 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 the date 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 many state variations. MVA is not applicable in all states.

Rates are based on the Bloomberg Barclays US Aggregate Index Yield to Worst. In California, New Jersey, Utah and Virginia, rates are based on the U.S.

Treasury Constant Maturity Series.

State variations apply: CA, NJ, UT and VA.

In Indiana, Maryland, and Ohio, the .0025 in the formula does not apply.



What is the market value adjustment limit?

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

The MVA adjustment limit is:

$$W \times \left(\text{The lesser of E or F} \right)$$

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

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 many state variations. MVA is not applicable in all states.

In California, New Jersey, Utah and Virginia the market value adjustment limit does not apply.



Access to the account value during periods of qualifying health care¹

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 begins²
- 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 begins²

Terminal illness must be

- diagnosed at least one year after the contract begins³
- diagnosed by a licensed physician as a life expectancy of one year or less³

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 and contingent life income
- Joint and survivor life income with a guaranteed period
- Joint and 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.

If the client elects life income from the payout options, the annuity payment is the greater of the annuity payment amount to which the client is entitled, and the guaranteed withdrawal payments. If the client elects a different payout option, the client is entitled to the annuity payment amount under the base contract.

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



Does F&G SecureIncome 7 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?



The **NAIC 2010 Revised Model Regulation on Suitability in Annuity Transactions** requires a licensed insurance producer 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 **Bank/
Broker Dealer supervisor** for
additional information on suitability
requirements, forms and details. Or,
contact F&G.



Disclosures

“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.

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.

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F&G is not providing investment advice for any individual or any individual situation. Nothing in this product training should be read as investment advice.

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Annuities are long-term vehicles to help with retirement income needs. 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 discretion of Fidelity & Guaranty Life Insurance Company.

You are purchasing a fixed deferred indexed annuity contract that provides minimum guaranteed surrender values. You should understand how the minimum guaranteed surrender values are determined and the product features used to determine the values. Even though contract values may be affected by external indices, the contract annuity is not an investment in the stock market and does not participate in any stock, bond or equity investments.

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