



Experience
the Power of
Collaborative
Thinking

Fixed
ANNUITY

FG Guarantee- Platinum[®] 3, 5 & 7 & YOU

Tax-deferred, guaranteed growth at a fixed interest rate from a single premium, deferred fixed annuity

Looking for a guaranteed interest rate for your retirement savings?

It can be a challenge to find a guaranteed interest rate that meets your needs. Many Americans are turning to alternative solutions such as a multi-year guaranteed annuity (MYGA) to help.

A MYGA is a conservative option that offers you the opportunity to:

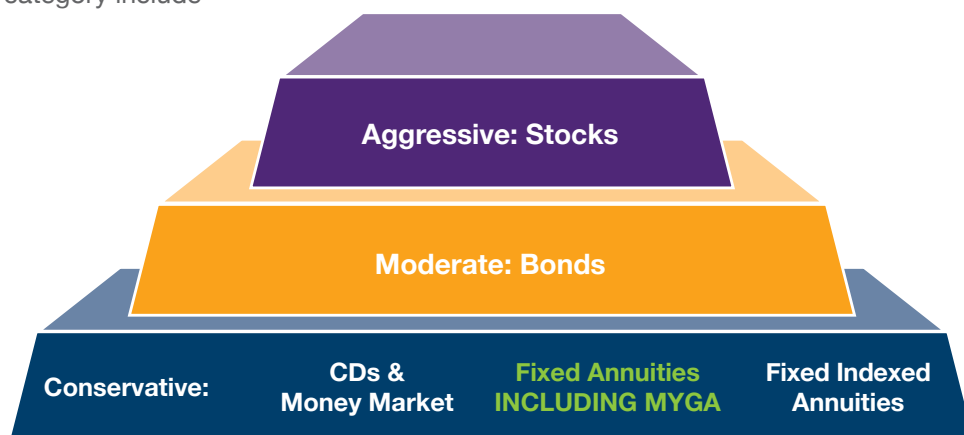
- Earn tax-deferred interest on your principal, at a fixed rate for a certain period of time.
- Know your interest rate up front and that it's locked in during the guarantee period.

This quick reference guide is intended to provide an overview of the FG Guarantee-Platinum® MYGA. It comes with the Statement of Understanding (SOU) that explains this annuity in detail.

The SOU has product information that's important to help you understand this annuity. If you decide to complete an application, your financial professional will ask you to sign an acknowledgement to confirm you've read the SOU. If there is any conflict between this guide and the SOU, the SOU prevails.

Read on to learn how **Guarantee-Platinum** can play an important part in your financial plan.

Fixed annuities, including MYGAs, fall under the conservative category of solutions. Some of the more common solutions in each category include



Is Guarantee-Platinum a good option for you?

3 reasons you may consider this annuity

1 Guaranteed rate of interest

Grow your retirement savings at a fixed rate, protected from market and interest rate fluctuations. Interest is credited daily.

2 You choose your time frame

3-, 5- and 7-year initial fixed interest rate guaranteed periods are available depending on your time horizon.

3 Tax deferral

To help your savings work even harder, interest grows tax-deferred.¹ You may have more money to compound and grow.

¹ You pay taxes only when you make withdrawals and receive income in the future.

Other considerations

Access for unexpected health care costs

- Nursing home confinement¹
- Terminal illness¹

¹ Not available in MA.

Ability to withdraw

See the SOU for details on surrender charges and MVA.

Access your total account value with no surrender charges.

If you need nursing home care, or are diagnosed with a terminal illness, you may access your total account value with no surrender charges or MVA. The diagnosis of terminal illness must occur at least one year after the contract is issued. In AL, MN, MS, OR, PA and WA, nursing home care or confinement must begin after the contract effective date. In all other states, nursing home care or confinement must begin at least 1 year after the contract effective date. These are defined conditions and benefits, and availability may vary from state to state.

You may withdraw your money at any time. You have penalty-free access to your earnings during the surrender charge period. Any other withdrawals made will incur surrender charges and MVA.

Surrender Charges

| Years into Guarantee Period | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8+ |
|--------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|
| FG Guarantee-Platinum 3 | 9.00% | 8.00% | 7.00% | 0.00% | | | | |
| FG Guarantee-Platinum 5 | 9.00% | 8.00% | 7.00% | 6.00% | 5.00% | 0.00% | | |
| FG Guarantee-Platinum 7 | 9.00% | 8.00% | 7.00% | 6.00% | 5.00% | 4.00% | 3.00% | 0.00% |

30-day window

When your guarantee period ends, you have a 30-day window to withdraw your account value without incurring a surrender charge.

At the end of this 30-day window, F&G will automatically renew your annuity and roll your premium and earnings tax-free into a guarantee period the same length as your original policy. You will continue to earn compound, tax-deferred interest at the rate F&G fixes at the beginning of your new guarantee period. Each time the contract is renewed, the surrender charge schedule starts over at 9% and decreases each year. If you renew the annuity after age 91, surrender charges and MVA no longer apply. In CA, CT, ID, NC, NJ, OK and VT, after the initial surrender period, surrender charges continue to decrease 1% annually until they reach zero and do not restart.

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. An MVA does not apply in CA or NJ.

Death benefit

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



F&G has provided retirement products since 1959. Today, we provide annuities and life insurance for over 700,000 people across the United States. Our annuities are designed to protect your savings and provide a steady stream of tax-deferred² income for your retirement.

² You pay taxes only when you make withdrawals and receive income in the future.

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.

Contracts 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.

Form numbers: FGL SPDA-MY-F (7-04), FGL SPDA-MY-F-C(6-04), ICC14-1095(06-14), FGL WSC-NH-C (3-99), FGL WSC-TI-C (3-99), FGL WSC-DOO-C(2001), FGL MVAR-MYGA-87.5-F-C(3-04), FGL FS-I-C (2001), ICC11-1052(11-11), ICC11-1044(11-11), ICC11-1045(11-11), ICC11-1043(11-11), ICC14-1096(06-14), ICC14-1101(06-14).

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

There is a 30-day window at the end of each 3-, 5- or 7-year guarantee period where your client may withdraw all or part of the

annuity value without application of surrender charges or market value adjustment. A new guarantee period and surrender charge period will begin after the end of the previous ones.

Interest rates are subject to change.

The provisions, riders and optional additional features of this product have limitations and restrictions 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.

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.

Surrender charges and an 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.

Information provided regarding tax or estate planning should not be considered tax or legal advice. Consult your own tax professional or attorney regarding your unique situation.

Please contact us at 888.513.8797 or visit us at fglife.com for more information.

No bank guarantee.

Not FDIC/NCUA/NCUSIF insured.

May lose value if surrendered early.

888.513.8797

fglife.com

F&G offers our series of focused life insurance and annuity products through a network of independent marketing organizations (IMOs) and financial or insurance professionals. We pay the IMO, financial or insurance 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 or insurance professional today about F&G and let's get to work ensuring you have a bright tomorrow.



**Experience
the Power of
Collaborative
Thinking**