



F&G SecureIncome[®] Fixed Indexed Annuity

Guaranteed lifetime income you can count on

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1

Fidelity & Guaranty Life Insurance Company

Not a bank or credit union deposit,
obligation or guarantee

May lose value

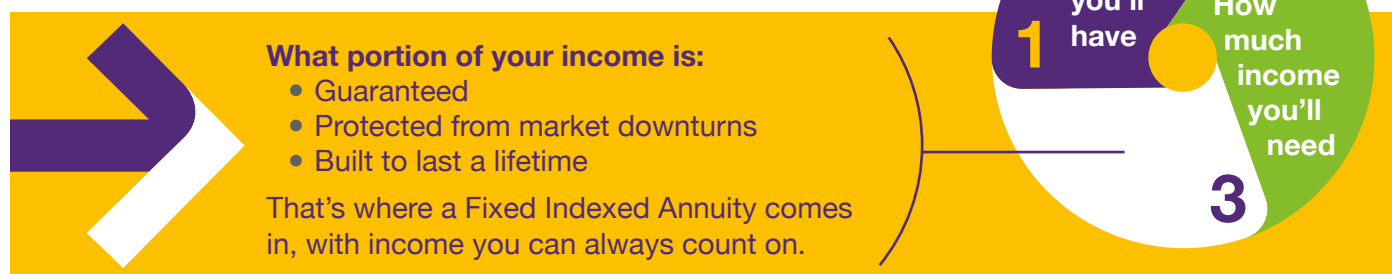
Not FDIC/NCUA/
NCUSIF insured

Not insured by any federal
government agency

Looking for retirement income you can count on?

Many people have a vision for how they would like to spend their time in retirement. Whether that vision involves traveling, spending time with family and friends or doing something else you love, it's important to know that you'll have enough income to make that vision a reality.

If you have 5-15 years before retirement, now can be a good time to make sure you're on track and to start thinking about how to turn your savings into future retirement income. Talk to your financial representative about:



A fixed indexed annuity (FIA) with an Enhanced Guaranteed Minimum Withdrawal Benefit (EGMWB)¹ gives you a predictable way to build your future retirement **INCOME BASE** for a **STEADY STREAM OF LIFETIME INCOME** — without the risk of actually participating in the market.

¹ State variations and conditions apply.

Is SecureIncome a good option for you?

Many Americans use their annuity income to cover essential living expenses in retirement — like food, shelter and taxes. Knowing guaranteed income is there to help cover those household expenses can create a sense of safety in retirement.

Who may be a fit for this product?

- ✓ Someone on the conservative side of the risk spectrum, nearing or in retirement
- ✓ Those seeking guaranteed income for life
- ✓ Anyone who appreciates access to their money "just in case"

This quick reference guide is intended to provide an overview of F&G SecureIncome[®] 7 (SecureIncome). 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 **SecureIncome** can play an important part in your financial plan.

3 reasons you may consider SecureIncome

1

Build an Income Base

- You'll automatically get the greater of:
 - Initial premium, plus any applicable Income Base Bonus, or
 - 7.0% guaranteed growth on first year premium for 10 years, until withdrawals begin or age 85, whichever occurs first, or
 - Account value

2

Steady income you can't outlive

- From the start, you know how much your income payments will be once you retire.
- Your payments will never run out no matter how long you live, even if your account value is depleted.
- Plus **2X the payment amount**¹ if you become impaired and are unable to perform two out of six activities of daily living (ADLs). This comes in handy for home health care or other unexpected medical expenses until you get back on your feet.

3

Tax deferral

To help your savings work even harder, interest grows tax deferred.² As a result, you may have more money to compound and grow.

Tailor your “income-for-life paycheck”

You choose:

- When to start income payments
- Your payment frequency
- The option to continue payments to a spouse
- To stop and restart payments to meet your needs



You **maintain control** over your account value. So you receive guaranteed payments you can't outlive - without annuitization.

Consult the SOU for complete details.

¹ Two times the guaranteed withdrawal payment for single annuitants and 1.5 times the guaranteed withdrawal payment for joint annuitants. Subject to state availability.

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

How building a steady stream of lifetime income works

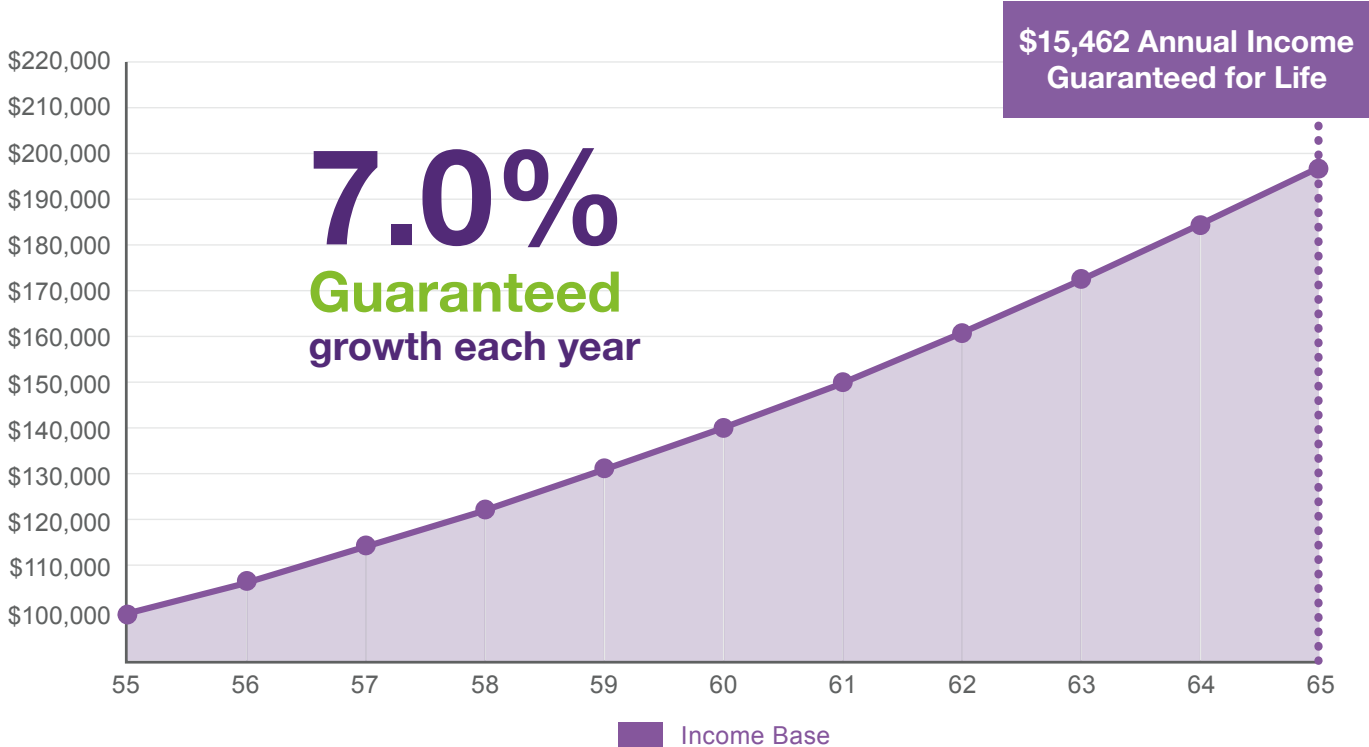
Your lifetime income is calculated from the income base which is guaranteed to grow at 7.0% interest per year. In this example:

Age 55

\$100,000 invested in SecureIncome

Age 65

Income base is equal to \$196,715 and lifetime payments begin



This graph assumes no withdrawals are taken from an FIA during this period.

The income base is different from your account value and cannot be surrendered or withdrawn. The hypothetical performance of an FIA assumes a \$100,000 premium, a 7.0% annual income base roll-up rate (for up to 10 years or age 85), a 0% rate of return and a withdrawal percentage of 7.86%. Rates subject to change. Annual income payment is calculated by multiplying the Income Base by the guaranteed withdrawal percentage for a 65 year old. See the SOU for current withdrawal percentages.

This hypothetical example is for illustrative purposes only and not intended to be the performance of any specific product.

Not ready to start income in 10 years?

No problem. After year 5 but before year 10 (assuming you are have not reached age 85), you may elect to start a new 10 year roll-up period.

If the account value is greater than the income base at that time, the income based will be increased to equal the account value. Restart must occur on a policy anniversary prior to beginning lifetime withdrawals.

Other considerations

Interest options

May change allocation among the interest options at the end of index crediting periods.

Lifetime Income

¹ Subject to state variations and availability.
² Income Base Bonus does not apply in AK, AL, CT, MN, MS, OR, PA, WA.

Access for unexpected health care costs

- Home health care
- Nursing home care
- Terminal illness

Ability to withdraw

See the SOU for details on surrender charges and MVA.

Market Value Adjustment (MVA)

Death benefit

Annuitization

Annuitization only occurs if you do not turn on lifetime withdrawals or surrender the contract prior to the maturity date.

Choose from several options for earning interest on your premium:

- Fixed interest option (with a guaranteed rate)
- Several options tied to the market indexes such as the S&P 500® Index
- Gains locked in at the end of each crediting period

Option, for a fee, to receive scheduled income for life as Guaranteed Withdrawal Payments:

- Amount determined by the **Income Base**¹ at the time payments begin
- **The Income Base equals the greater of:**
 - Initial premium plus any applicable Income Base Bonus², or
 - 7.0% guaranteed growth on first year premium for 10 years, until withdrawals begin or age 85, whichever occurs first, or
 - Account value

Income Base is used only to determine fees and income payments under this package. It is not a value that can be surrendered or withdrawn.

Access your total account value with no surrender charges or Market Value Adjustment (MVA). If you need home health or nursing home care, or are diagnosed with a terminal illness, you may access your total account value with no surrender charges or MVA. In AK, AL, CT, MN, MS, OR, PA and WA, the diagnosis 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. 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 will incur withdrawal charges. These consist of surrender charges and MVA.

Surrender Charges

Years into Guarantee Period	1	2	3	4	5	6	7	8+
F&G SecureIncome®	9.00%	8.00%	7.00%	6.00%	5.00%	4.00%	3.00%	0.00%

Applies to all states where approved.

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 rates have risen, the MVA will decrease the surrender value; if they have fallen, the MVA will increase the surrender value. The MVA does not apply in AK, AL, CT, IL, MN, MO, MS, OR, PA and WA.

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

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 SecureIncome annuity is set when it's issued.

About F&G



1959
established

Over **1,000,000**
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 **1,000,000 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.



Des Moines Register
Part of The USA Today Network

We credit our **Top Workplace** awards to our employees' shared cultural values:

- Collaborative
- Dynamic
- Authentic
- Empowered



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

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.

F&G SecureIncome is a Flexible Premium Deferred Annuity.

Policy form numbers: API-1018 (06-11), ACI-1018 (06-11), ICC11-1035 (11-11), ARI-1045 (11-12), ARI-1049 (11-12), ARI-1050 (11-12), ARI-1051 (11-12), ARI-1052 (11-12), ARI-1075 (09-15), ARI-1056, ARI-1082, ICC20-AE-2037 (5-20), ICC20-AE-2038 (5-20), ICC11-1054 (11-11), AE-2037 (05-20), AE-2038 (05-20), OM TSA 2009, ARI-1065 (11-13), ARI-1068 (11-13), AR-1003 (1-11), AR-1004 (1-11), ICC11-1036 (11-11), ICC11-1043 (11-11), ICC11-1044 (11-11), ICC11-1045 (11-11), ICC11-1042 (11-11), ICC14-1082 (4-04), ICC18-1065 (04-18), ARI-1062 (11-13), ARI-1063 (11-13), ICC15-1109 (11-15), ICC15-1110 (11-15).

F&G SecureIncome is not available in ID, MT, NY and PR.

The provisions, riders and optional additional features of this product have limitations and restrictions, and may have additional charges. Contracts are subject to state availability, and certain restrictions may apply. See the SOU for details.

Guarantees are based on the claims paying ability of the issuing insurer, Fidelity & Guaranty Life Insurance Company, Des Moines, IA.

An additional bonus interest rate is paid on this contract. Annuities that offer bonus interest features may have higher fees and charges, longer surrender charge periods, lower credited interest rates and/or lower cap rates than annuities that do not provide the bonus feature.

Fidelity & Guaranty Life Insurance Company (F&G) offers a diverse portfolio of fixed and indexed deferred annuities and optional additional features. Before purchasing, consider your financial situation and alternatives available to you. Your F&G financial professional can help you determine the suitable alternatives for your goals and needs, or visit us at fglife.com for more information.

Annuities are long-term vehicles to help with retirement income needs.

A fixed indexed 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. A fixed indexed annuity is not a registered security.

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.

Review the Statement of Understanding (SOU) for the full details of the F&G Secure Series Products. The SOU has product information that’s important to help you understand these annuities. 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 overview and the SOU, the SOU prevails.

F&G annuities are insurance products not guaranteed by any bank nor are they insured by FDIC, NCUA/NCUSIF, the Federal Government or any agency. They may lose value. There is no bank or credit union guarantee, and they are not a deposit. They may be offered only by a licensed insurance agent.

Past performance does not guarantee future results.

F&G reserves the right to change the EGMWB roll-up rate upon restart. The roll-up rate is not to be less than the guaranteed rate of 2%. Restart is not available in all states.

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.

Applicable indexed interest is credited at the end of the indexed term. Amounts withdrawn before the end of an indexed term will not receive indexed interest for that indexed term.

Indexed interest crediting options may be subject to a participation, cap, fixed, spread and/or performance trigger rate. These rates are subject to change at the discretion of Fidelity & Guaranty Life Insurance Company.

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

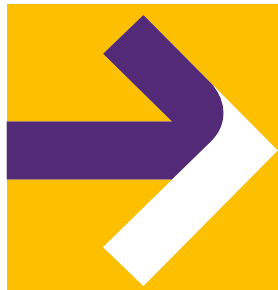
This product is offered on a group or individual basis, subject to state approval. In Oregon, this advertisement applies only to the individual product. For group contracts, the group certificate and master contract provide the terms and conditions, which are subject to the laws of the issuing state.

Surrender charges and 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.

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

Secure your retirement savings today



Work with your financial professional to estimate future retirement expenses and expected income sources (social security, employer pensions, etc.).

Consider SecureIncome to help fill any gap in guaranteed lifetime income. Talk to your financial professional 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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