

FG Guarantee-Platinum[®] Interest rates

FG Guarantee-Platinum is a single premium, fixed deferred annuity featuring a competitive interest rate guarantee for a fixed time frame.

Effective January 3, 2024

	3-Year	5-Year	7-Year
Fixed rate¹	4.80%	4.95%	5.00%

Additional benefits of FG Guarantee-Platinum[®] multi-year guaranteed annuity (MYGA):

- Tax-deferred interest growth earned for the duration of the guarantee period²
- Penalty-free withdrawals of interest earned throughout the contract³
- MYGAs are free from market risk

Contact us today for more information!

¹Rates are not guaranteed and subject to change at any time at the sole discretion of F&G prior to new annuity issuance.

²When you take a payment and make a withdrawal, ordinary income tax will apply to the interest earned.

³Withdrawals in excess of the accumulated interest on the annuity will be subject to surrender charges and market value adjustment (MVA).

"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.

There is a 30-day window at the end of each guarantee period where your client may withdraw all or part of the annuity value without application of surrender charges or MVA. A new guarantee period and surrender charge period will begin after the end of the previous ones.

Annuities are long-term savings vehicles that are subject to limitations and conditions, state availability and certain suitability requirements. Please see the applicable product brochure that is available from your financial professional for full details.

Optional provisions and riders may have limitations, restrictions and additional charges. Subject to state availability.

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.

Policy form numbers: FGL SPDA-MY-F-C (6-04), FGL SPDA-MY-F (07-04), ICC14-1095 (06-14).

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