

# FG Guarantee-Platinum 3, 5 & 7 Annuity Fact Sheet

(For Use in Texas Only!)

The FG Guarantee-Platinum is a Single Premium, Fixed Deferred Annuity with tax-deferred earnings featuring a choice of a 3, 5 or 7-year rate guarantee. This fact sheet highlights important key features of the annuity.

FG Guarantee		
Platinum 3	Platinum 5	Platinum 7
2.75% Years 1 – 3	3.70% Years 1 – 5	3.85% Years 1 – 7

Interest Rates in Effect on: 2/19/2019 Subject to Change Without Notice!

## You select your choice of a Three, Five or Seven-year rate guarantee period:

You get to choose from a three, five or seven-year interest rate guarantee period, a period during which the credited rate is guaranteed. The guarantee period begins on the date of issue, and subsequent guarantee periods begin immediately following the end of each prior guarantee period at the then current rate. The credited interest rate, which will be applied initially to your single premium and then to your account value during the initial guarantee period, is shown in your annuity. We will never credit less than the minimum guaranteed interest rate, which will be established between 1% and 3%.

## Do I pay any fees or charges?

There are no initial sales charges or fees. Your single premium is available to earn interest from the date your annuity is issued.

## Taxes are deferred until you withdraw your earnings:

Unlike many taxable traditional savings vehicles, you pay no current income tax on interest earned within your annuity. Taxes are deferred until you withdraw your earnings.

## Minimum and Maximum Issue Amounts:

You can start an FG Guarantee-Platinum annuity with as little as \$10,000 for qualified and non-qualified accounts. Home office approval is required for premiums in excess of \$1,000,000.

**Issue Ages:** The FG Guarantee-Platinum annuity is available to owners and annuitants through age 90.

## You have the flexibility to continue for another three, five or seven-year interest rate guarantee period or search out other opportunities:

When your guarantee period expires, Fidelity & Guaranty Life will automatically renew your annuity for the same period at the then current interest rate. If you renew after you attain age 91, your surrender charges will be 0% for the duration of your contract. If you would prefer to withdraw some or all of your account value at the end of any guarantee period, you will have a 30-day window to do so, free of any surrender charges. At the end of each guarantee period, we will provide you with a new declared interest rate for the new guarantee period.

## How do I get income from my annuity?

### Partial withdrawals and options for systematic withdrawals

Withdrawals up to the amount of accumulated interest may be made free of surrender charge.

You may make scheduled systematic withdrawals of at least \$100 with just one request and unscheduled withdrawals (up to four times per year) in an amount of at least \$500. Withdrawals in excess of the accumulated interest on the annuity will be subject to surrender charges. Interest will not be credited to any amounts withdrawn.

### Payment in the event of death

If you should die before the annuity date, your beneficiary will receive the account value of your annuity. In Texas, surrender charges do not apply at death. Any gain in the annuity would be subject to income tax. If you should die after the annuity date, any benefits payable to your beneficiary would depend on the income option chosen.

## Surrender Charges:

### *What happens if I take some or all of the money from my annuity?*

Withdrawals in excess of the accumulated interest on the annuity will be subject to surrender charges. The surrender charges for FG Guarantee-Platinum will be 9% in the first year and decrease by 1% per year throughout the interest rate guarantee period.

At the end of each interest guarantee period, you have 30 days in which to surrender this annuity with no surrender charge. If you do not surrender within those 30 days, this annuity will automatically renew into an interest rate guarantee period of the same length with a new set of identical surrender charges. If you renew after you attain age 91, your surrender charges will be 0% for the duration of your contract.

Years into Current FG Guarantee Period:	Surrender Charge							
	1	2	3	4	5	6	7	8
<b>Platinum 3</b>	9%	8%	7%	Renew				
<b>Platinum 5</b>	9%	8%	7%	6%	5%	Renew		
<b>Platinum 7</b>	9%	8%	7%	6%	5%	4%	3%	Renew

### *Is there a way to withdraw money during the surrender charge period without paying surrender charges?*

- ✓ You will not pay a surrender charge if you withdraw up to the amount of accumulated interest.
- ✓ You will not pay surrender charges if you surrender within 30 days following the end of each guarantee period.
- ✓ You will not pay surrender charges if you begin receiving annuity payments under an annuity option.
- ✓ If you renew after you attain age 91, your surrender charges will be 0% for the duration of your contract.

## Market Value Adjustment

A Market Value Adjustment (MVA) will increase or decrease your surrender value when you make a withdrawal to which a surrender charge is applied. The MVA is based on a formula that takes into account changes in yields on U.S. Treasuries between the start of the current interest rate guarantee period and the date of the withdrawal. Generally, if interest rates have risen since you purchased your annuity (or since the start of your current interest rate guarantee period, if later), the MVA will decrease your surrender value. If interest rates have fallen, the MVA will increase your surrender value.

## Other Information:

- We may change your annuity contract from time to time to follow federal or state laws and regulations. If we do, we'll tell you about the changes in writing.
- In Texas, you have at least 20 days to look at the annuity after you buy it. If you decide during that time that you don't want it, you can return the annuity and get all your premium back, less any prior withdrawals.
- At least once each year, we will send you a report of the current annuity values.
- Certain tax qualified annuities are subject to minimum required distributions which generally require that distributions begin no later than your attainment of age 70½ or retirement, whichever is later, and that amounts be paid to you over a period not longer than your life expectancy.
- Your annuity values are guaranteed by Fidelity & Guaranty Life Insurance Company. As a Legal Reserve Company, Fidelity & Guaranty Life is required by state regulation to maintain reserves equal to or greater than guaranteed surrender values money back.

**NOTE:** This form is not intended to be a complete explanation of the FG Guarantee-Platinum Annuity. Only your contract contains complete details. In the event of a conflict between this form and the contract, the contract shall take precedence. Please read your contract carefully for complete details. If you have any questions, please contact your producer or Fidelity & Guaranty Life Insurance Company for further explanation. Form Numbers: FGL SPDA-MY-F (7-04);et al.

**Fidelity & Guaranty Life Insurance Company • Des Moines, IA**

## AGENT CONTACT INFORMATION:

### **YES, I want more information on the FG Guarantee-Platinum Annuity – Send the info to:**

Owner Name:	Owner Date of Birth:
Mail Address:	Phone:
City, State & Zip Code:	E-Mail:
<input type="checkbox"/> I'm interested in starting a new annuity by writing a check to Fidelity & Guaranty Life Insurance Company.	
<input type="checkbox"/> I'm interested in transferring an existing account _____ issued by _____	
Account Number	Name of Financial Institution