



3.60%¹ Interest Rate

For a limited time, Fidelity & Guaranty Life® is 3.60% for the FG Guarantee-Platinum® 5, a single premium fixed deferred annuity for new contracts issued on or after March 14, 2018. This rate is subject to change at our sole discretion at any time. This initial rate is guaranteed for the first 5 contract years only and is thereafter subject to change. Minimum premium of \$20,000 required.

FG Guarantee-Platinum 5 offers:

- Free withdrawals of all accumulated interest
- 30-day surrender charge free window after each 5-year rate guarantee period

Contact Us Today for more information

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This initial interest rate is effective for new annuities with a minimum premium deposit of \$20,000 issued on or after March 14, 2018 for the first 5 contract years only. Thereafter, the company may declare at its sole discretion a new rate which could be lower. This initial rate is also subject to change for new contracts at our sole discretion at ANY TIME. Surrender charges and market value adjustments apply to withdrawals in excess of the accrued interest during the "guarantee periods" which are 5 years. There is a 30 day window at the end of each 5 year guarantee period where you may withdraw all or part of your 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. The surrender charge is 9 percent in the first year and declines by 1 percent each year for the next four years and repeats for each successive period. 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 licensed insurance professional for details. Annuity contracts issued by Fidelity & Guaranty Life Insurance Company, Des Moines, IA. www.fglife.com. No bank guarantee. Not FDIC/NCUA/NCUSIF insured. May lose value if surrendered early. Subject to state availability. Product form numbers: FGL SPDA-MYF (7-04) ICC14-1095 (06-14); et al. 18-0349