



Experience
the Power of
Collaborative
Thinking

Earn more with higher rates!

FG Guarantee Platinum[®] Single Premium Deferred Annuity Series

Rates effective October 24, 2022

FG Guarantee Platinum 3	FG Guarantee Platinum 5	FG Guarantee Platinum 7
4.50% ¹	5.20% ²	5.40% ³

Additional Benefits:

- Tax-free interest earned for the duration of the three, five or seven-year term⁴
- Penalty-free withdrawals of interest earned throughout the contract⁵
- MYGAs are free from market risk

Contact us today for more information!

"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. Rates are as of October 24, 2022.

¹ Three-year interest rate reflects a limited time interest rate. This rate is subject to change at any time at the company's sole discretion. The initial interest rate is guaranteed for the first three years only. Additional restrictions apply.

² Five-year interest rate reflects a limited time interest rate. This rate is subject to change at any time at the company's sole discretion. The initial interest rate is guaranteed for the first five years only. Additional restrictions apply.

³ Seven-year interest rate reflects a limited time interest rate. This rate is subject to change at any time at the company's sole discretion. The initial interest rate is guaranteed for the first seven years only. Additional restrictions apply.

⁴ When your client takes payouts or makes a withdrawal, your client pays ordinary income taxes on the interest earned.

⁵ Withdrawals in excess of the accumulated interest on the annuity will be subject to surrender charges and Market Value Adjustment.

There is a 30-day window at the end of each three, five or seven-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. Optional provisions and riders may have limitations, restrictions and additional charges. Subject to state availability. Certain restrictions may apply. 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). Form number and availability may vary by state.