



Experience  
the Power of  
Collaborative  
Thinking

Fixed  
**ANNUITY**

# FG Guarantee Platinum<sup>®</sup> 3 & YOU

Tax-deferred growth at a fixed interest rate – certainty in an uncertain market.

# FG Guarantee Platinum 3 helps you:

- **Grow your retirement savings** for a fixed period of time at a fixed rate, protected from market and interest rate fluctuations
- **Receive guaranteed income for life** if you annuitize the contract
- **Leave a financial legacy** by providing your beneficiaries with your account value



*FG Guarantee Platinum 3, a single premium, deferred fixed annuity*

# Who is F&G?

Since 1959, F&G has been the silent, unseen enabler of the hopes and dreams of millions of Americans.

Today, we provide annuities and life insurance for over 700,000 people across the United States.

The people who hold our policies were introduced to us by someone they know—their financial or insurance professional. We collaborate with them to be partners in prosperity with you and the people you care about most.

**Working together we become something greater; we become agents of possibility, agents of empowerment, agents of stability and security in a volatile world.**

We work together, think together, succeed together.  
We collaborate to help you prosper.

# What is an annuity?

**An annuity is a long-term retirement tool that can be a cornerstone of your financial security and success.**

You pay a premium (think of it as your principal) to F&G and F&G provides an annuity contract with unique benefits to you.

An annuity protects and potentially builds your savings, with the option of converting them into scheduled income payments for retirement.

If you're interested in protected growth - an opportunity to earn tax-deferred interest on your principal, at a fixed rate for a certain period, without having to worry about interest rate or market fluctuations — a **SINGLE PREMIUM, DEFERRED FIXED ANNUITY** may be a good choice for you.

**This quick reference guide is intended to provide a helpful overview of FG Guarantee Platinum 3. It is coupled with the Statement of Understanding (which will be referred to as the SOU) that explains this annuity in detail.** The SOU contains product information that is important and specific to you, to give you an understanding of this annuity. If you decide to complete an application, your financial or insurance professional will ask you to sign an acknowledgement to confirm you've received and read the SOU. In the event of any conflict between this guide and the SOU, the SOU prevails.

Your financial or insurance professional is able to explain the benefits and restrictions that apply in your state.

Read on and learn how FG Guarantee Platinum 3 can play an important part in your financial security.



# Is FG Guarantee Platinum 3 a good option for you?

**FG Guarantee Platinum 3 is a long-term retirement tool for people who would like their account value to grow steadily over 3 years, and don't anticipate needing access to it. It provides protected growth with these important features:**

- Your premium grows with a rate of interest that F&G guarantees at the outset for each 3-year period.
- At the end of each 3-year period, you will have a choice to withdraw any amount of funds within 30 days, withdraw the full value of your account or automatically renew into a new 3-year period. If you renew, a new rate of interest will be fixed, and a new surrender charge period will begin.
- You may withdraw your money. Withdrawals of principal incur withdrawal charges; withdrawals of earnings do not.
- The growth of your savings is tax-deferred (you pay taxes only when you withdraw your earnings).
- On the annuity date of the contract, you have the option of turning your annuity into guaranteed payments for life.
- You'll have full access to your account for unexpected health care costs, namely qualifying nursing home care, or in the event of terminal illness. This benefit applies to conditions that arise one year or more after the contract begins.
- From day one you have a death benefit for peace of mind.

# GROWTH

## Guaranteed growth

Your premium is your principal and it grows steadily at the fixed rate of interest F&G guarantees at the outset of each 3-year period. Interest is credited daily.

# WITHDRAWALS

We know you may have unexpected opportunities or expenses, so withdrawals are allowed at any time.

## Withdrawals that do not incur withdrawal charges

### EARNINGS

The interest you've earned may always be withdrawn.

### ANNUITIZATION

You don't have to worry about outliving your assets – you have the option of annuitizing your contract on your annuity date, with an option of turning your annuity into scheduled payments for life. The annuity date is set in your contract.

### HEALTH CARE COSTS

If you need nursing home care, or in the event of terminal illness, you may access your account with no withdrawal charges. The diagnosis of terminal illness, or the beginning of nursing home care, must occur at least one year after the contract is issued. These are defined conditions, and this benefit may vary from state to state.

### WITHDRAWALS AFTER AGE 91

If you renew the annuity after age 91 you will not pay withdrawal charges for any withdrawal from the renewed annuity.

### WITHDRAWAL AT THE END OF THE GUARANTEE PERIOD

At the end of each 3-year guarantee period, you may withdraw up to the full account value during a 30-day window.

### DEATH BENEFIT

Your beneficiary will receive the account value of your annuity as a lump sum death benefit, which can ease inter-generational wealth transfers. Prior withdrawals reduce the death benefit amount.

## Withdrawals that do incur withdrawal charges

Apart from the above exceptions, withdrawals of principal are subject to a withdrawal charge, in the form of a surrender charge and Market Value Adjustment (MVA).

### **SURRENDER CHARGE**

The surrender charge in contract year one is 9% of the withdrawal. This percentage decreases annually through the end of each guarantee period. See the SOU for details.

### **WHAT IS A MARKET VALUE ADJUSTMENT (MVA)?**

Any time a withdrawal incurs a surrender charge, an MVA will be made. The MVA is based on a formula that takes into account changes in the U.S. Treasury yields since the contract was issued. Generally, if treasury yields have risen, the MVA will decrease the surrender value; if they have fallen, the MVA will increase the surrender value.

The MVA may be subject to a ceiling in PA.



# RENEWAL OF YOUR ANNUITY

## 30-day window

When your 3-year guarantee period ends, you have a 30-day window to withdraw your account value without incurring a surrender charge.

At the end of this 30-day window, F&G will automatically renew your annuity and roll your principal and earnings tax-free into another 3-year guarantee period. You will continue to earn compound, tax-deferred interest at the rate F&G fixes at the beginning of your new 3-year guarantee period. Each time the contract is renewed, the surrender charge schedule starts over at 9% and decreases each year.





# TAX INFORMATION

**The annuity is tax-deferred which means you don't pay taxes on the interest as it's earned, only when you withdraw it**

Tax deferral may not be available if the annuity owner is an entity, such as a business.

Withdrawals are treated as coming from earnings first (taxable) and then as a return of your premium. If you withdraw money before age 59 ½, you may also pay a 10% penalty to the IRS.

Please keep in mind that buying an annuity in an IRA or other tax-qualified retirement account offers no additional tax benefit, since the retirement account is already tax-deferred. If your annuity contract is within a tax-qualified plan, you may be required to take minimum distributions beginning at age 72.

You may exchange one tax-deferred annuity for another without paying tax on the earnings when you make the exchange. Before you do, compare the benefits, features and costs of the two annuities. You may pay a surrender charge on the annuity you are exchanging, and you may start a new surrender charge period with the new annuity.

F&G does not offer tax or legal advice. Consult a tax professional regarding your specific situation.



**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.**

Fidelity & Guaranty Life Insurance Company offers a diverse portfolio of fixed and fixed indexed deferred annuities, immediate annuities and optional additional features. Annuities are long-term vehicles to help with retirement income needs. Before purchasing, consider your financial situation and alternatives available to you. Visit us at [fglife.com](http://fglife.com) for more information, and consult a financial or insurance professional who can help you determine the alternatives for your goals and needs.

Form Numbers: FGL SPDA-MY-F (7-04), FGL WSC-NH-C (3-99), FGL WSC-TI-C (3-99), FGL WSC-DOO-C (2001), FGL MVAR-MYGA-87.5-F-C (3-04), FGL FS-I-C (2001), et al.

This product is a single premium, deferred fixed annuity that provides a minimum guaranteed surrender value. You should understand how the minimum guaranteed surrender value is determined before purchasing an annuity contract.

Interest rates are subject to change.

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

F&G may change your annuity contract from time to time, to follow federal and state laws and regulations. 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. 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 an 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.

**Please contact us at 888.513.8797 or visit us at [fglife.com](http://fglife.com) for more information.**

No bank guarantee.	Not FDIC/NCUA/NCUSIF insured.	May lose value if surrendered early.
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888.513.8797

[fglife.com](http://fglife.com)

## Your annuity values are guaranteed by Fidelity & Guaranty Life Insurance Company, Des Moines, IA.

F&G offers our series of focused life insurance and annuity products through a network of independent marketing organizations (IMOs) and financial or insurance professionals. We pay the IMO, financial or insurance 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 or insurance professional today about F&G and let's get to work ensuring you have a bright tomorrow.**



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