



Stay Tuned for a Higher Interest Rate!

A photograph of an elderly couple walking through a sunlit forest. The man is wearing a blue sweater and the woman is wearing a light-colored top with a blue scarf. They are both smiling and looking towards the camera.

FG Guarantee-Platinum[®] 5 - 3.25%*

For a limited time, **Fidelity & Guaranty Life** is increasing the initial interest rate for the **FG Guarantee-Platinum[®] 5**, a single premium fixed deferred annuity for new contracts issued on or after **January 8, 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!

*This initial interest rate is effective for new annuities with a minimum premium deposit of \$20,000 issued on or after January 8, 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% in the first year and declines by 1% 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-MY-F (7-04) ICC14-1095 (06-14); et al.

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