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Thinking

# At-a-Glance FG Guarantee Platinum<sup>®</sup> 3

A Single Premium, Fixed Deferred Annuity  
featuring a 3-year Rate Guarantee

## Eligible ages

Non-qualified/Qualified: **0-90**

- If joint owner, eligibility is based on older owner's age

## Premium

Minimum premium: **\$20,000**

Maximum premium: **\$1,000,000**

## Guaranteed period

3 years

## Minimum interest rate guarantee

1-3%

## Death benefit

Prior withdrawals reduce  
benefit amounts.

### Paid as a lump sum, greatest of:

- ▶ Account value (Unless the spouse, as beneficiary, of the first owner to die continues or succeeds to ownership of the annuity.)

## Free surrenders and withdrawals

**Accumulated interest and any amount withdrawn during the first 30 days after any guarantee period**

## Surrender charge schedule

A competitive initial interest rate is guaranteed for the 3-year guarantee period. After the initial guarantee period, the annuity will immediately enter into a new guarantee period crediting a renewal fixed interest rate. At the end of any guarantee period, contract holders will have a 30-day window to withdraw some or all of their account value free of surrender charges and MVA. Beyond the 30-day window, a new set of surrender charges<sup>1</sup>, identical to those in the initial guarantee period, will apply. Unless there is a full surrender, this renewal process will continue until annuitization or death.

Years into Guarantee Period	1	2	3
<b>Surrender Charge %</b>	<b>9%</b>	<b>8%</b>	<b>7%</b>

The surrender charge will be 9% in the first year decreasing throughout each rate guarantee period by 1% each contract year. Upon renewal into a new rate guarantee period, surrender charges will reset to 9%, and will follow the identical decreasing pattern through each subsequent guarantee period.<sup>1</sup>



## Surrender charge schedule

(continued)

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 U.S. Treasury yields since contract issuance. Generally, if treasury yields have risen, the market value adjustment will decrease surrender value; if treasury yields have fallen, it will increase surrender value. MVA does not apply in CA or NJ.<sup>1</sup>

For NV and TX, there is an additional option at the end of any guaranteed period to renew the annuity into a one-year guarantee period with no surrenders or MVA.

<sup>1</sup> For the following states, surrender charges and MVA continue to decline over 10 years and do not begin at 9%: CA, CT, NC, NJ, OK, VT

## For unexpected health care costs — access to vested account value with no surrender charge or MVA

### Nursing Home Care

*(in a licensed nursing home)*

- Confinement must begin at least 1 year after contract effective date
- Must be confined to nursing home for at least 60 days
- Not available in MA

### Terminal Illness

- Diagnosis must be made at least 1 year after contract effective date and certified by licensed physician
- Life expectancy must be less than 1 year
- Not available in MA

## Minimum surrender and withdrawal amount

\$500

## Minimum account balance after surrenders and withdrawals

\$500

## Systematic withdrawal provision

Two automatic payment options for payment of either a specific amount or interest only on a repetitive basis. Minimum payment per mode is \$100.

Frequency: monthly, quarterly, semiannual or annual. Withdrawals are free from surrender charges and MVA if limited to accumulated interest.

## Annuitization

From day one of your client's annuity, he or she may elect to have the account value annuitized to him or her under an annuity option.

## Qualified plans

Rollovers from IRAs, 401(k), 403(b), pension or profit sharing plans.

## Free look

10 days or longer as required by state law.

**Questions? Contact us at [SalesMarketing@fglife.com](mailto:SalesMarketing@fglife.com)**

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Guarantees are based on the claims paying ability of the issuing insurer, Fidelity & Guaranty Life Insurance Company, Des Moines, IA.

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

The provisions, riders and optional additional features of this product have limitations and restrictions, and may have additional charges. Contracts are subject to state availability, and certain restrictions may apply. Withdrawals may be taxable and subject to tax penalties if made before age 59-1/2. Tax-deferral offers no additional value if the annuity is used to fund a qualified plan, such as an IRA or 401k and may not be available if the owner of the annuity is not a natural person such as a corporation or certain types of trusts.