



How Do MYGAs Stack Up Against CDs?

Multi-year guaranteed annuities (MYGAs) are similar to CDs as both retirement vehicles provide a guaranteed interest rate over a certain level of time. But what benefits do MYGAs have over CDs?

Here is an overview on how our **FG Guarantee-Platinum® SPDA** - offered in 3, 5 or 7-year durations - stacks up against a CD and four popular client benefits to feature:

A CD vs. MYGA Overview

	CD	F&G MYGA
Premium protection	✓	✓
Guaranteed interest rate	✓	✓
Surrender charges or penalties	✓	✓
Tax-deferred growth		✓
Surrender-charge free partial withdrawals		✓
Terminal illness & nursing home riders		✓
Pay to a beneficiary probate-free		✓
Option to annuitize		✓

1 Tax Deferral

- Avoid annual taxes and a 1099
- No taxable event until your clients withdraw funds

2 Strong Performance

Year	Premium
0	\$200,000
1	\$207,600
2	\$215,489
3	\$223,677
4	\$232,177
5	\$241,000

Rates based on \$200,000 initial premium with a 3.801 percent interest rate and no withdrawals.

3 Available Riders

With two riders to choose from, give your clients the option to access their money when they need it most without the surrender charges. We offer the following additional riders on our MYGAs:

- Nursing Home Benefit Rider
- Terminal Illness Benefit Rider

4 Beneficiary Options

- Election of beneficiaries without probate
- Beneficiaries can elect the death benefit, continue lifetime payments or keep the annuity open

¹This initial interest rate is effective for new annuities and is subject to change

There is a 30-day window at the end of each five-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.

The surrender charge is nine percent in the first year and declines throughout each rate guarantee period by one percent each contract year. Upon renewal into a new rate guarantee period, surrender charges will reset to nine percent, and will follow the identical decreasing pattern through each subsequent guarantee period. Annuities are long-term savings vehicles.

Optional provisions and riders may have limitations, restrictions and additional charges. Subject to state availability. Certain restrictions may apply.

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Form Number: FGL SPDA-MY-F-C(6-04), FGL SPDA-MY-F(07-04); ICC14-1095(06-14) et al. Form number and availability may vary by state.

“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

Ready to learn more? Contact us directly at
salesdesk@fglife.com to ask about our MYGA products and to
take advantage of our competitive rates.



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