

Effective
06.15.2017
Rates Subject to Change

F&G Life Insurance Company
F&G Guarantee–Platinum Series

Single Premium MYG Fixed Annuity <i>E-App Only</i>				
Rate Periods	3 Year	5 Year	7 Year	
	1.25%	3.10%	2.05%	
Minimum Guaranteed Rate	1.00%			
Maximum Issue Age	90			
Minimum Premium	\$20,000			
Free Withdrawals	❖ Accumulated interest ❖ Minimum of \$100 systematic w/d's ❖ Up to 4 withdrawals of all accumulated interest may be made each year			
Surrender Charges <i>(Not Available in: AL, CA, MS, NJ, NY)</i>	❖ Surrender charges match length of term selected 9, 8, 7, 6, 5, 4, 3% +/- MVA ❖ At end of rate period, contract allows full withdrawal within 30 day window or renews for same duration as initial period <i>Repeating Surrender Charges do not apply in CT, NC, OK, & VT</i>			
Features <i>(Not Available in MA, WA)</i>	❖ Nursing Home Waiver after yr 1 (60 days) ❖ Terminal Illness Waiver after yr 1 (12 months or less)			
Rate Hold	60 days on transfers			
Death Benefit	Accumulated Value			
Annuitization	2x 5			
Company Rating	A.M. Best: B++			
Commissions	Ages	3 Year	5 Year	7 Year
	Chargebacks:			
	00-79	1.50%	2.00%	3.25%
Death & Surrender 100% Yr 1, Surrender 50% Yr 2	80-90	0.75%	1.00%	1.625%
Commission Cycle: Cutoff Every Friday, Payments go out Monday. Expect 2 days for EFT to show up				

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See specific company product material for exact details.