

OVERVIEW

Single Purchase Payment	\$2,500 - \$1,000,000^^
Issue Age	18-85
Minimum Guaranteed Interest Rate*	1.0%
Cash Surrender Value	See below.

Surrenders can occur at any time for the account value minus the surrender charge and multiplied by a market value adjustment (MVA)**. That means your surrender value may be higher or lower based on whether interest rates have climbed or declined at the time of withdrawal. There is no surrender charge or MVA adjustment in the event of the annuitant's death.



What is it?

A single-premium, multi-year guaranteed annuity (MYGA) is a powerful savings tool that helps grow your money without market fluctuation. This annuity locks in a guaranteed interest rate for a defined time period, giving your single premium investment the advantage of tax-deferred growth.

An annuity is a contract that guarantees a payment to the buyer (or annuitant) at some future time, similar to buying a certificate of deposit (CD), but taxes are paid annually on CDs. With a MYGA, taxes on the interest earned are deferred for the life of the contract, or until a withdrawal is made.

How does it work?

- One-Time Savings and choice of the number of years
- Watch your savings grow tax deferred from your guaranteed interest rate.
- Choose Payout Option or lock in another guaranteed rate



Why the FSL MYGA

- Safety and stability – predictable returns with no stock market exposure
- Access to accumulated interest without penalty* (must be at least \$100)
- Protection for your family - a lump sum payout to your beneficiaries is built into the policy for peace of mind in the case of your passing.
- Access up to 10% of your contract every year after the first year
- Tax-Deferred Growth: Because taxes are deferred, more of your money stays invested—compounding year after year and accelerating your long-term earnings.

TaxVantage[®] MYGA

Income growth designed to fit your lifestyle

Special Benefit Features

Optional Benefit Features

Terminal Medical Condition/Nursing Home (Form No. R-03040)

Should you be diagnosed with a terminal medical condition, you will face additional expenses, or you may need funds for personal matters. In another scenario, you may require nursing home confinement through the natural aging process. FSL will waive the surrender charge if the owner is diagnosed with a terminal medical condition or is confined to a nursing home for 90 consecutive days. The Market Value Adjustment** would still apply. The interest rate reduction for this benefit if selected is **0.15%**.

Required Minimum Distribution Withdrawal (Form No. R-03037)

IRS regulations further mandate that you must begin taking required minimum distributions from qualified accounts at a specific age. All distributions (except Roth accounts) are subject to ordinary income taxes. There are other restrictions and exemptions applicable to withdrawals depending on the type of account you own. Selecting this endorsement allows for required minimum distribution withdrawals without surrender charges. Please consult with your tax advisor prior to making a withdrawal. The interest rate reduction for this benefit if selected is **0.15%**.

IRC (Internal Revenue Code) Section 72 Withdrawal (Form Nos. R-03034, R-03035)

In certain circumstances, the IRC allows you to withdraw retirement funds under the age of 59½ without penalty. With this option, FSL will waive the surrender charge and Market Value Adjustment** for this withdrawal if you are in compliance with IRC 72. The interest rate reduction for this benefit if selected is **0.05%**.

Special benefit features may not be terminated while the contract is in effect. Interest rate reductions for each optional endorsement selected: Terminal Medical Condition/ Nursing Home: 0.15%; Required Minimum Distribution Withdrawal: 0.15%; IRC Section 72T Withdrawal: 0.05%.

Included in Policy

Death Benefit (Form No. R-03036)

Should you die during the accumulation phase of your contract (i.e., before the annuity's time period ends), FSL will pay the lump-sum value of your annuity contract (your contributions plus all interest credited, less any withdrawal) to your MYGA policy beneficiaries. If endorsement not selected, the beneficiary may receive full contract value if paid out over a five-year period from the date of the death of the Owner or any Joint Owner, or payment of the death benefit under an Annuity Option over the lifetime of the Beneficiary or over a period not extending beyond the life expectancy of the Beneficiary, with distribution beginning within one year of the date of death of the Owner or any Joint Owner.

10% Free Partial Surrender (Form No. R-03039)

With this endorsement, FSL will waive the surrender charge and Market Value Adjustment** with a partial surrender up to 10% of your contract value each year after the first contract anniversary.

Accumulated Interest Withdrawal (Form No. R-03038)

With this endorsement, FSL will waive any surrender charge and Market Value Adjustment** for accumulated interest withdrawn from the annuity contract. The withdrawal amount must be at least \$100.



Standard Schedules

The chart below belongs to the following states: AL, AK, AZ CO, D.C., GA, HI, MA, MI, MS, MT, NH, ND, OH, RI, SD, TX, VT, WI, and WY

Surrender Schedules

Check documents and regulations in your state regarding which surrender schedules apply. Some states only allow 3-year and 5-year surrender schedules, and some states have their own rules regarding surrender charges.

State specific schedules apply to the following: AK, CT, FL, ID, KY, MD, MN, NW, and SC.

3 Year

Year	0	1	2
% Charge	9%	8%	7%

5 Year

Year	0	1	2	3	4
% Charge	9%	8%	7%	6%	5%

7 Year

Years	0	1	2	3	4	5	6 & thereafter
% Charge	9%	8%	7%	6%	5%	5%	5%

The following Surrender Charges will apply to 3-Year, 5-Year & 7-Year terms after the Owner has reached:

Attained Age	90-93	94	95	96	97	98-100
% Charge	5%	4%	3%	2%	1%	0%

Alternate Schedules

The charts below apply to the following states: Arkansas, Illinois, Iowa, Kansas, Missouri, Nebraska, North Carolina, Oklahoma, Tennessee, Virginia, and West Virginia

3 Year

Year	1	2	3
% Charge	9%	8%	7%

5 Year

Year	1	2	3	4	5
% Charge	9%	8%	7%	6%	5%

7 Year

Years	1	2	3	4	5	6	7
% Charge	9%	8%	7%	6%	5%	5%	5%

The following Surrender Charges will apply to 3-Year, 5-Year & 7-Year terms after the Owner has reached:

Attained Age	90-93	94	95	96	97	98-100
% Charge	5%	4%	3%	2%	1%	0%

About the Company

Fidelity Security Life Insurance Company® (FSL) was founded in 1969 in Kansas City, Mo. FSL has been rated A (Excellent), based on an analysis of financial position and operating performance, by A.M. Best Company, an independent analyst of the insurance industry. For the latest rating, access www.ambest.com.

**Please consult with your agent to determine the length of your annuity and what the minimum guaranteed rate will be at the time your annuity is issued. Also consult your agent on the current crediting rate. FSL reserves the right to change the minimum guaranteed interest rate for new business at a future date. But the minimum guaranteed interest rate for contracts issued prior to such change won't be affected ^ The cost of riders reduces the initial guaranteed rate. ^^ Higher limits may be available with prior home office approval.*

*** Market Value Adjustment (MVA) is the factor by which the Company adjusts the Contract Value and/or Partial Withdrawal amount during any Surrender Charge Period. MVA is not allowed in Arkansas, Minnesota, Missouri and Virginia. See policy provisions.*

