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Dear Financial & Insurance Professional,

## We're Adjusting Rates for MYGAs and Select FIA Strategies in September

As we continue to acclimate to current market conditions, we're adjusting rates for MYGAs and select FIA index crediting strategies.

### What's changing:

- Index crediting strategies for FIAs are decreasing effective **September 8, 2020**
- Interest rates for FG Guarantee Platinum® 3, 5 & 7 single premium deferred annuities are decreasing effective **September 9, 2020**

### What do I need to know about FIA changes:

- For **FIA applications** we receive before September 8, we will issue the policy with the current rates.
- FIA applications we receive on or after September 8, we will issue the policy with the new rates.

- Standard rate lock rules will apply **except** for cash with application FIAs. Please refer to our rate lock [procedures](#).

**What do I need to know about MYGA changes:**

- For **MYGA applications** we receive before September 9, we will issue the policy with the current rates.
- For **MYGA applications** we receive on or after September 9, we will issue the policy with the new rates.
- Standard rate lock rules will apply **except** for cash with application MYGAs. Please refer to our rate lock [procedures](#).

Thank you for your continued partnership and support. Click below to download our updated rate package or [contact us](#) with questions.

**DOWNLOAD**

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*"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.*

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