



Experience  
the Power of  
Collaborative  
Thinking

# How liquidity features can help when you need it most

## Home health, nursing home and terminal illness waivers can open up penalty-free access to your account value

Whether you select a product to grow your savings or turn it into a retirement income stream, fixed indexed annuities (FIAs) from F&G are insurance products intended to serve as long-term retirement vehicles. They're meant to last years, a decade, maybe more.

But we know life happens, and that's why many of our products have rider features that let you access more of your money in times of need — penalty-free.<sup>1</sup>

## Three waivers to accommodate your unique circumstances

Our FIAs include liquidity features that can be turned on in various situations<sup>2</sup> that are known for dramatically increasing your health care and living expenses. Features and availability can vary by state:

|                              |  |
|------------------------------|--|
| <b>Home health care</b><br>  | <b>100% penalty-free access to account value</b> <ul style="list-style-type: none"><li>• Eligible for nursing care received in the client's residence from a licensed home health care agency</li><li>• Home health care services include, but are not limited to, part-time and intermittent skilled nursing services, home health aide services, physical therapy, occupational therapy, speech therapy and audiology services, and medical social services by a social worker</li><li>• Must be required due to impairment in two of six activities of daily living (<i>see details on page 2</i>) and expected to last at least 90 days from date of request</li></ul> |
| <b>Nursing home care</b><br> | <b>100% penalty-free access to account value</b> <ul style="list-style-type: none"><li>• Must be in a state-licensed, nursing long-term care facility that provides skilled, continuous nursing care or service under the supervision of a licensed nurse or physician</li><li>• Home office must receive written proof of confinement</li><li>• Must be confined at least 60 days to be eligible</li></ul>  |
| <b>Terminal illness</b><br>  | <b>100% penalty-free access to account value</b> <ul style="list-style-type: none"><li>• Illness or physical condition that results in life expectancy which does not exceed the Terminal Illness Life Expectancy</li><li>• Home office must receive written proof, including certification by a physician who provides medical care to the client in connection with their terminal illness</li></ul>   |

|   |                |                              |  |
|---|----------------|------------------------------|--|
| Not a bank or credit union deposit, obligation or guarantee | May lose value | Not FDIC/NCUA/NCUSIF insured | Not insured by any federal government agency |
|---|----------------|------------------------------|--|

## What are the six activities of daily living?

To qualify for the home health care waiver, you must be impaired in at least two of the six activities of daily living defined in your Statement of Understanding. These include:



**EATING**



**BATHING/  
HYGIENE**



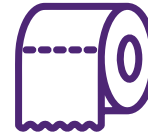
**DRESSING**



**CONTINENCE**



**TRANSFERRING/  
MOBILITY**



**TOILETING**

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**For more information on FIAs from F&G and our helpful liquidity features, contact your financial professional.**

<sup>1</sup> Riders may have additional charge.

<sup>2</sup> Diagnosis of terminal illness must begin at least one year after the contract is issued. These are defined conditions, and benefits and availability may vary from state to state. Written request for waiver must be sent to home office. Additional documentation may be required, and other qualifications and limitations may apply.

"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.

Liquidity features are available on select F&G Fixed Indexed Annuities. See the Statement of Understanding (SOU) for availability.

Policy form numbers: API-1018 (06-11), ACI-1018 (06-11), ICC11-1035 (11-11), ARI-1045 (11-12), ARI-1049 (11-12), ARI-1050 (11-12), ARI-1051 (11-12), ICC11-1036 (11-11), ICC11-1043 (11-11), ICC11-1044 (11-11), ICC11-1045 (11-11).

A fixed indexed annuity is intended for retirement or other long-term needs. It is intended for a person who has sufficient cash or other liquid assets for living expenses and other unexpected emergencies, such as medical expenses. A fixed indexed annuity is not a registered security.

Contracts issued by Fidelity & Guaranty Life Insurance Company, Des Moines, IA.

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

The provisions, riders and optional additional features of this product have limitations and restrictions, may have additional charges and may not be available in all states.

This product is a deferred, fixed indexed annuity that provides a minimum guaranteed surrender value. You should understand how the minimum guaranteed surrender value is determined before purchasing an annuity contract. Even though contract values may be affected by external indexes, the annuity is not an investment in the stock market and does not participate in any stock, bond or equity investments.

Surrender charges and a market value adjustment (MVA) may apply to withdrawals. An MVA may increase or decrease the surrender value. Withdrawals may be taxable and may be subject to penalties prior to age 59 1/2. Withdrawals will reduce the available death benefit.

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