



Experience the Power of Collaborative Thinking

F&G Safe Income AdvantageSM fixed indexed annuity delivers 7.2% guaranteed annual growth and more

Inflation protection, immediate income option put you back in control

A fixed indexed annuity (FIA) with an enhanced guaranteed minimum withdrawal benefit (EGMWB)¹ lets you build a stream of retirement income you can't outlive – no pension necessary.

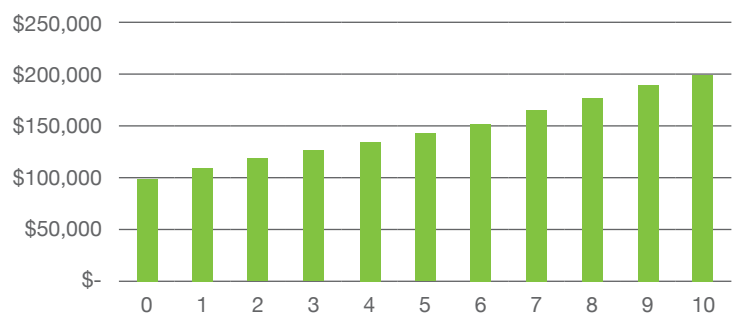
With Safe Income AdvantageSM fixed indexed annuity, that benefit is built on an impressive 7.2% guaranteed, compound annual growth rate to your income base – no matter the market conditions – and payout factors are based on your age and how long you've been in the product at the time you turn on income.

Retire on your schedule

Ready to call it a career tomorrow? You can with immediate income from Safe Income Advantage.

Getting a head start on converting your nest egg into a future retirement income stream? In just 10 years, your income base is guaranteed to double (assuming no withdrawals are taken).

Double your income base in 10 years



This is a hypothetical example. Assumes a 7.2% guaranteed rate of annual growth and no withdrawals through year 10.

¹ State variations and conditions apply.



Worried about inflation?

Increasing costs for everything from a gallon of milk to life-saving prescriptions can sap your buying power later in life.

Safe Income Advantage allows you to choose level payments or one of two types of increasing income²:

- Your annual payment can increase a set amount each year
- Your payment amount can be tied to an inflation index, staying the same or rising each year to keep pace with inflation (up to an annual cap)

Whether you want a predictable payment or a payment that grows over the years, you're in control.

Double up again

While no one plans to become disabled, it's comforting to know Safe Income Advantage offers ways to help you prepare for the unexpected.

If you kept your premium in the product for 10 years without starting income or taking withdrawals, you've already doubled your income base. You could double up yet again – this time with your annual payouts – thanks to Safe Income Advantage's impairment multiplier³ if you're ever permanently unable to complete 2 of 6 activities of daily living (ADLs). For joint annuitants, payouts are multiplied by 1.5.

Safe Income Advantage comes with several other features to help you prepare for the unexpected. In any of these scenarios (subject to state availability), assuming you qualify, F&G would unlock 100% of your account value penalty-free:

- Dealing with terminal illness
- In need of home health care
- Living in a nursing home

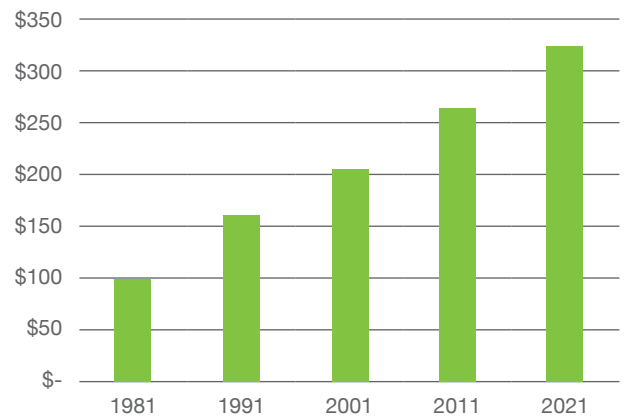
Ask your financial professional about **F&G Safe Income Advantage** today!

¹ Calculates inflation from January 1981 to December 2021. Source: U.S. Bureau of Labor Statistics, https://www.bls.gov/data/inflation_calculator.htm

² Increasing income payments will stop when the account value becomes \$0.

³ If specific qualifications for impairment are met (see EGMWB Rider for details) and the account value is greater than zero, withdrawal payments increase by 2X (1.5X if joint contract). Feature is subject to state availability.

Equivalent value of \$100 in 1981¹



Source: US Bureau of Labor Statistics

Fidelity & Guaranty Life Insurance Company offers a diverse portfolio of fixed and fixed indexed deferred annuities, immediate annuities and optional additional features. Annuities are long-term vehicles to help with retirement income needs. Before purchasing, consider your financial situation and alternatives available to you. Visit us at fglife.com for more information, and consult a financial or insurance professional who can help you determine the alternatives for your goals and needs.

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), ARI-1052 (11-12), ARI-1075 (09-15), AR-1003 (01-11), AR-1004 (01-11), ICC11-1036 (11-11), ICC11-1043 (11-11), ICC11-1044 (11-11), ICC11-1045 (11-11), ICC042 (11-11), ICC11-1052 (11-11), ICC11-1053 (11-11), ARI-1045 (11-12), ARI-1049 (11-12), ARI-1050 (11-12), ARI-1051 (11-12), ARI-1052 (11-12), ARI-1056 (06-13), ARI-1075 (09-15), AR-1003 (01-11), AR-1004 (01-11), ICC11-1036 (11-11), ICC11-1043 (11-11), ICC11-1044 (11-11), ICC11-1045 (11-11), ICC042 (11-11), ICC11-1052 (11-11), ICC11-1053 (11-11).

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. Indexed interest rates are subject to caps, participation rates and/or spreads, which may change at the discretion of F&G.

Interest rates are subject to change.

The provisions, riders and optional additional features of this product have limitations and restrictions, may have additional charges, and are subject to change. Contracts are subject to state availability, and certain restrictions may apply. Guarantees are based on the claims paying ability of the issuing insurer, Fidelity & Guaranty Life Insurance Company, Des Moines, IA. See the SOU for details.

F&G may change your annuity contract from time to time, to follow federal and state laws and regulations. If this happens, we'll tell you about the changes in writing. This product is offered on a group or individual basis, subject to state approval. For group contracts, the group certificate and master contract provide the terms and conditions, which are subject to the laws of the issuing state.

Surrender charges and an 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 ½. Withdrawals will reduce the available death benefit.

No bank guarantee.

Not FDIC/NCUA/NCUSIF insured.

May lose value if surrendered early.

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