



Experience
the Power of
Collaborative
Thinking

At-a-Glance

F&G Safe Income Advantage[®]

Flexible Premium, Deferred, Fixed Indexed Annuity

Eligible ages

Non-qualified: **0-80**

Qualified: **18-80**

- If joint owner, eligibility is based on older owner's age

Premium

Minimum premium: **\$10,000**

- \$2,000 per interest option

Interest crediting options

May change allocation among the interest options at the end of index crediting periods.

For the indexed interest crediting options with rider charges, a 1.25% charge is subtracted from the crediting option's account value at the beginning of the interest crediting period.

¹ Not available in NH.

² Also referred to as One-year Point-to-Point Declared Rate on Index Gain.

Index-based interest guaranteed never to go below 0%, even if the index does

**Balanced Asset
5 Index[™]
(CIBQB05E)**

- One-year Point-to-Point (spread & par rate)
- Two-year Point-to-Point (spread & par rate)¹
- One-year Point-to-Point (par rate & rider charge)
- Two-year Point-to-Point (par rate & rider charge)¹

**BlackRock Market
Advantage Index**

- One-year Point-to-Point (spread & par rate)
- Two-year Point-to-Point (spread & par rate)¹

S&P 500[®]

- One-year Monthly Point-to-Point (cap & par rate)
- One-year Monthly Average (cap & par rate)
- One-year Point-to-Point (cap & par rate)
- One-year Point-to-Point Performance Trigger²

Fixed crediting set once per year, guaranteed $\geq 1\%$

Surrender charge percentages— for withdrawals in year 1, or withdrawals > 10% in years 2-10

| Contract year | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11+ |
|--|-----|-----|-----|----|----|----|----|----|----|----|-----|
| All states where approved except as noted below (see state approval chart) | 12% | 11% | 10% | 9% | 8% | 7% | 6% | 5% | 4% | 3% | 0% |
| AK, AL, CA, CT, DE, FL (65+), ID, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA | 9% | 9% | 8% | 7% | 6% | 5% | 4% | 3% | 2% | 1% | 0% |

Any time a withdrawal incurs a surrender charge, a market value adjustment (MVA) will be made.

The MVA is based on a formula that takes into account changes in rates since contract issuance. Generally, if rates have risen, the market value adjustment will decrease surrender value; if rates have fallen, it will increase surrender value. MVA does not apply in AK, AL, CT, ID, IL, MN, MO, MS, MT, OR, PA or WA.

Withdrawals

Guaranteed income

Income Base: The Income Base is used only to determine fees and income payments under this package. It is not a value that can be surrendered or withdrawn.

- **Option to receive scheduled income for life** as Guaranteed Withdrawal Payments, assuming no excess withdrawals and a life-only annuity payout option is chosen at maturity.
- **Withdrawal payment amount determined by Income Base** at the time payments begin, calculated as the greatest of:
 - ▶ **Initial premium**
(reduced proportionally for all withdrawals; rate subject to change)
 - ▶ **Premiums paid in the first policy year**, accruing for up to 10 years or age 90 or when withdrawals begin at the current 7.2% compounded Enhanced Guaranteed Minimum Withdrawal Benefit (EGMWB) annual roll-up rate (reduced proportionally for all withdrawals; rate subject to change)
 - ▶ **Account value**; or
 - ▶ **Minimum guaranteed surrender value**
 - ▶ **During the accumulation period**, your client may elect to “restart” a new 10-year roll-up period. Restarting a new 10-year period extends the accumulation period and continues the growth of the Income Base at the annual roll-up rate, guaranteed not to be less than 2%. Restart may only occur after the 5th contract year and prior to the 10th year, provided the owner is not older than age 90
- **When payments are turned on, the amount is a percentage of the total Income Base.**¹ This amount will vary depending on the income option selected, the attained age of the client at the time income begins and how long they’ve held the policy.

If the annuitant meets qualifications for impairment and the account value > \$0, payments increase 2X (1.5X if joint contract)

- ▶ **The Enhanced Guaranteed Minimum Withdrawal Benefit Rider** has been in effect for three years
- ▶ **The annuitant is unable to perform at least 2 of 6 activities of daily living**, certified by a licensed physician, and requires the care of a licensed caregiver²
- ▶ **The impairment began at least one year after contract issue**, and is expected to be permanent
- ▶ **The annuitant is 60 years or older and a U.S. resident**

Increased payments for annuitants who are impaired revert to their original level if the account value is depleted OR the impairment ends.

¹ Please refer to your policy for specific Guaranteed Withdrawal Percentages.

² Annuitant in AK, AL, ID, MN, MS, MT, OR, PA, or WA could also qualify by being in a Qualified Care Facility for 60 days.

Income options

Starting day 1, clients can choose to take their income **one of three ways**:

- **Level payments for life**
- **One of two increasing income options:**³
 - ▶ One guaranteed to increase a set amount each contract anniversary
 - ▶ One that increases each year (up to a cap) or stays level based on the inflation-linked CPI-U index

³ Increasing income payments will stop when the account value becomes \$0.

Death benefit

Prior withdrawals reduce benefit amounts. Interest rates are subject to change. Partial index credit, if applicable, paid up to the date of death.

Paid as a lump sum, greatest of:

- ▶ Account value
- ▶ Minimum guaranteed surrender value

Free partial withdrawals

Each contract year after year 1 may withdraw $\leq 10\%$ with no surrender charge or Market Value Adjustment (MVA). Withdrawals may be taken as:

- Systematic withdrawals on monthly, quarterly, or semi-annual basis; or
- Up to 4 non-systematic withdrawals per year.

For unexpected health care costs—access to account value with no surrender charge or MVA

¹ In AK, AL, CT, ID, MN, MS, MT, OR, PA or WA, care or confinement must begin after the contract effective date.

² Limitations and considerations may vary from state to state.

Home Health Care (provided by licensed home health care provider)

- Care must begin at least 1 year after policy effective date¹
- Must be unable to perform at least 2 of 6 activities of daily living (for at least 60 days and expected to continue for at least 90 days after requesting withdrawal)
- Not available in MA

Nursing Home Care (in a licensed nursing home)

- Confinement must begin at least 1 year after policy effective date¹
- Must be confined to nursing home for at least 60 days
- Not available in MA

Terminal Illness

- Diagnosis must be made at least 1 year after policy effective date² and certified by licensed physician
- Life expectancy must be less than 1 year

Fees

1.15%
of the Income Base on
each contract anniversary.
Upon restart, the fee is
guaranteed not to exceed 1.5%.

Questions? Contact us at SalesDesk@fglife.com

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Indexed interest crediting options may be subject to a participation, cap, fixed, spread and/or performance trigger rate. These rates are subject to change at the discretion of Fidelity & Guaranty Life Insurance Company.

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 market value adjustment may apply to partial and full surrenders. Surrenders may be taxable and may be subject to penalties prior to age 59 ½.

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