



Experience  
the Power of  
Collaborative  
Thinking

# Advantage Based Value Matrix™

To help consistently communicate the advantages/solutions and emotional benefits of the **F&G Safe Income Advantage®** fixed indexed annuity (FIA)

	<b>Feature/Attribute</b> (All about the recommendation)	<b>Advantage to the Prospect/Client</b> What will this solve/accomplish for them?	<b>The Personalized Benefit What It Does for Them</b> (Think of the Outcome Desired)
<b>1</b>	An F&G Fixed Indexed Annuity provides up to 5% increased income every year.  <b>And what this means to you is...</b>	You can keep up with some of the higher costs of living as you age.  <b>And the benefit to you is...</b>	It allows you the freedom to live the retirement lifestyle you want and deserve.
<b>2</b>	I've helped many clients over the years move to and through retirement successfully.  <b>And what this means to you is...</b>	I have seen retirees' income erode due to inflation, which is why I recommend the F&G Safe Income Advantage fixed indexed annuity and its unique ability to provide income for the rest of your life.  <b>And the benefit to you is...</b>	You have the confidence to know your guaranteed income will keep pace with inflation up to 5% per year.
<b>3</b>	This annuity can help you be prepared for the unexpected, such as a terminal illness, home health care, or even living in a nursing home.  <b>And what this means to you is...</b>	With a qualifying event, F&G will unlock 100% of the value of the annuity with no penalty so you have the funds you need during difficult times.  <b>And the benefit to you is...</b>	You can relax knowing that regardless of what life events happen, you are financially prepared.
<b>4</b>	This annuity offers a hedge against inflation. By leaving your initial premium in F&G Safe Income Advantage, it can give you a significant advantage in retirement.  <b>And what this means to you is...</b>	With 7.2% guaranteed annual growth to your income base, you could double it in just 10 years.  <b>And the benefit to you is...</b>	You can give yourself a raise every year in retirement based on your payment election.

	<b>Feature/Attribute</b> (All about the recommendation)	<b>Advantage to the Prospect/Client</b> What will this solve/accomplish for them?	<b>The Personalized Benefit What It Does for Them</b> (Think of the Outcome Desired)
<b>5</b>	<p>With the F&amp;G Safe Income Advantage FIA, you have multiple options to receive guaranteed income for life.</p> <p><b>And what this means to you is...</b></p>	<p>You can take control of your retirement and be prepared no matter what life brings.</p> <p><b>And the benefit to you is...</b></p>	<p>You can retire on your schedule with a stream of income you can't outlive.</p>
<b>6</b>	<p>This annuity also gives you protection from market volatility.</p> <p><b>And what this means to you is...</b></p>	<p>You will never lose value due to a market downturn or correction.</p> <p><b>And the benefit to you is...</b></p>	<p>You have a base that gives you a reliable stream of lifetime income without the risk of actually participating in the market.</p>
<b>7</b>	<p>This can also be a beneficial annuity for your heirs.</p> <p><b>And what this means to you is...</b></p>	<p>Your remaining account value is paid out as a lump sum death benefit to the beneficiary or beneficiaries you name in your contract.</p> <p><b>And the benefit to you is...</b></p>	<p>You will not lose your account value if you pass away prematurely.</p>
<b>8</b>	<p>This annuity also has multiple options to receive and increase your income.</p> <p><b>And what this means to you is...</b></p>	<p>1. You can take a level payment for life. <b>OR</b> 2. Your payment can be tied to an inflation index, rising or staying the same each year up to a cap. <b>OR</b> 3. Your payment can increase a set amount each year you live up to 5% per year.</p> <p><b>And the benefit to you is...</b></p>	<p>You can retire on your schedule with a stream of income you can't outlive.</p>

**For more information contact us at [SalesDesk@fglife.com](mailto:SalesDesk@fglife.com).**

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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.

This is a fixed deferred indexed annuity providing minimum guaranteed surrender values. You should understand how the minimum guaranteed surrender values are determined and the product features used to determine the values. Even though contract values may be affected by external indexes, the contract annuity is not an investment in the stock market and does not participate in any stock, bond or equity investments.

Indexed interest crediting options are subject to a cap, fixed declared rate, index gain interest rate and/or a spread. Caps, fixed declared rates, index gain interest rate and spreads are subject to change at the discretion of Fidelity & Guaranty Life Insurance Company.

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.

In years when no interest is credited, some indexed interest crediting options may have rider fees deducted, which may decrease the annuity value.

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