



Experience
the Power of
Collaborative
Thinking

Retirement Income Planning Tool

You've worked hard to set up a secure retirement. Now it's time to double-check your monthly income to make sure you're ready to turn your retirement savings into a solid retirement income.

Basic Monthly Expenses

Housing: _____
 Food: _____
 Transportation: _____
 Health Insurance: _____
 Taxes: _____
 Utilities: _____
 Insurance Premiums: _____
 Debt Repayment: _____

Discretionary Monthly Expenses

Entertainment: _____
 Travel: _____
 Gifts for Family: _____
 Charity: _____
 Membership Costs: _____
 Miscellaneous: _____

Total Monthly Expenses: _____

Monthly Income

Guaranteed Income

Social Security: _____
 Pension: _____
 Annuities: _____
 Other: _____

Non-Qualified Savings

Checking: _____
 Savings: _____
 Money Market: _____
 Mutual Funds/
 Stocks: _____
 Bonds/CDs: _____
 Real Estate: _____
 Other: _____

Qualified Savings

IRA: _____
 401K/403B/SEP: _____

Total Monthly Income: _____

Retirement Income Planning

Total Monthly Expenses: _____

Total Monthly Income: _____

Monthly Gap: _____

Income Options: _____

“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 document is not a legal contract. For the exact terms and conditions, refer to the annuity contract, which is issued by Fidelity & Guaranty Life Insurance Company, Des Moines, IA.

Fidelity & Guaranty Life Insurance Company offers a diverse portfolio of fixed and fixed indexed deferred annuities, immediate annuities and optional additional features.

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

Information provided regarding tax or estate planning should not be considered tax or legal advice. Consult your own tax professional or attorney regarding your unique situation.

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

This material is being provided for informational or educational purposes only and does not take into account the investment objectives or financial situation of any client or prospective clients. This information is not intended as investment advice and is not a recommendation about managing or investing your retirement savings. Clients seeking information regarding their particular investment needs should contact a financial professional.

F&G annuities are insurance products not guaranteed by any bank nor are they insured by FDIC, NCUA/NCUSIF, the Federal Government or any agency. They may lose value. There is no bank or credit union guarantee, and they are not a deposit. They may be offered only by a licensed insurance agent.

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
-------------------------------------------------------------	----------------	------------------------------	----------------------------------------------

Please contact your financial professional for more information.

866.513.8797 • fglife.com