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# How the **Impairment Multiplier**<sup>1</sup> helps when you need it most

The Enhanced Guaranteed Minimum Withdrawal Benefit (EGMWB) feature can help you access bigger guaranteed payments if your health dramatically declines.

## Planning ahead for potential life changes

# \$25,000

Guaranteed Withdrawal Payment

(Based on \$500,000 Income Base in year 10 with 5% payout factor at age 65)



**Your health changes and you're unable to perform two of six activities of daily living (ADLs)**

2 times Enhanced  
Guaranteed Withdrawal Payment<sup>1</sup>

# \$50,000

(Single annuitant)

1.5 times Enhanced Guaranteed  
Withdrawal Payment<sup>1</sup>

# \$37,500

(Joint annuitants)

Must be 60 years old or older and a U.S. resident. See the Statement of Understanding (SOU) and client brochure for full details.

These examples assume a hypothetical Income Base of \$500,000 at the time Guaranteed Withdrawal Payments begin in year 10 with an initial premium of \$100,000. In reality, your Income Base will depend on your premium, your contract guarantees, and your actual contract experience, including but not limited to any interest credits, rider charges, and/or withdrawals. These examples also assume a 5.00% guaranteed withdrawal percentage at age 65, the attained age at which Guaranteed Withdrawal Payments are assumed to be elected, and an enhanced multiplier of 2 for a single annuitant contract. The Enhanced Guaranteed Withdrawal Payment is available only while the eligibility requirements are met and the account value is greater than zero. This example is hypothetical, non-guaranteed and is not an indication of the annuity's past or future performance. All rates are subject to change at the sole discretion of Fidelity & Guaranty Life Insurance Company. The use of alternate rates of assumptions would produce significantly different results.

<sup>1</sup> If specific qualifications for impairment are met (see EGMWB Rider and (SOU) 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.

### What qualifies as an impairment?

A physician certifies your impairment when you're permanently unable to perform at least two of six ADLs<sup>1</sup>



Eating



Bathing/  
Hygiene



Dressing



Continence



Transferring/  
Mobility



Toileting

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

## How it works

Flexibility in your retirement income stream can be a valuable feature – especially if your health changes in later years. As a result, several FIAs from F&G include an Enhanced Guaranteed Minimum Withdrawal Benefit (EGMWB) rider, commonly referred to as an “Impairment Rider.”<sup>1</sup>



The Impairment Multiplier<sup>1</sup> doubles the annual retirement income payment for eligible single annuitants and multiplies the payment by 1.5 times for eligible joint annuitants. This feature is activated during your impairment when you can no longer perform two of six activities of daily living (ADLs).

As long as you meet the rider qualifications<sup>2</sup> and your account value is greater than zero, you will receive the enhanced payments for as long as your impairment continues or as long as your account value is above \$0. If your account value reaches \$0, then your annual payments revert back to the originally guaranteed level. This is not considered long-term care insurance.

## What if I pass away? Could my spouse continue receiving income?

If your FIA with the Impairment Multiplier<sup>2</sup> is in the accumulation period when you pass away and your spouse continues the contract, your FIA will remain in accumulation. Once the FIA contract enters the withdrawal period, guaranteed withdrawal payments will be based on your spouse’s life. For additional details, please refer to the SOU.

## For more information on FIAs and the Impairment Multiplier<sup>2</sup> from F&G, contact your financial professional.

<sup>1</sup> Impairment Multiplier is available on select F&G Fixed Indexed Annuities. See the Statement of Understanding (SOU) for availability.

<sup>2</sup> Rider must have been in effect for 3 years. Impairment must begin at least 1 year after contract issue. See the Statement of Understanding (SOU) for more details.

“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.

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. Fidelity & Guaranty Life Insurance Company (F&G) offers a diverse portfolio of fixed and indexed deferred annuities and optional additional features. Before purchasing, consider your financial situation and alternatives available to you. Your F&G financial professional can help you determine the suitable alternatives for your goals and needs, or visit us at [fglife.com](http://fglife.com) for more information.

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).

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.

This document is not a legal contract. For the exact terms and conditions, please refer to the contract.

Provisions and riders have limitations, restrictions and additional charges. Subject to state availability. Certain restrictions may apply.

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.

The level of Guaranteed Withdrawal Payment amount is guaranteed for life as long as no Excess Withdrawals are taken. Excess Withdrawals will reduce the Guaranteed Withdrawal Payment amount and in some cases reduce it to zero, terminating the contract.

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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