

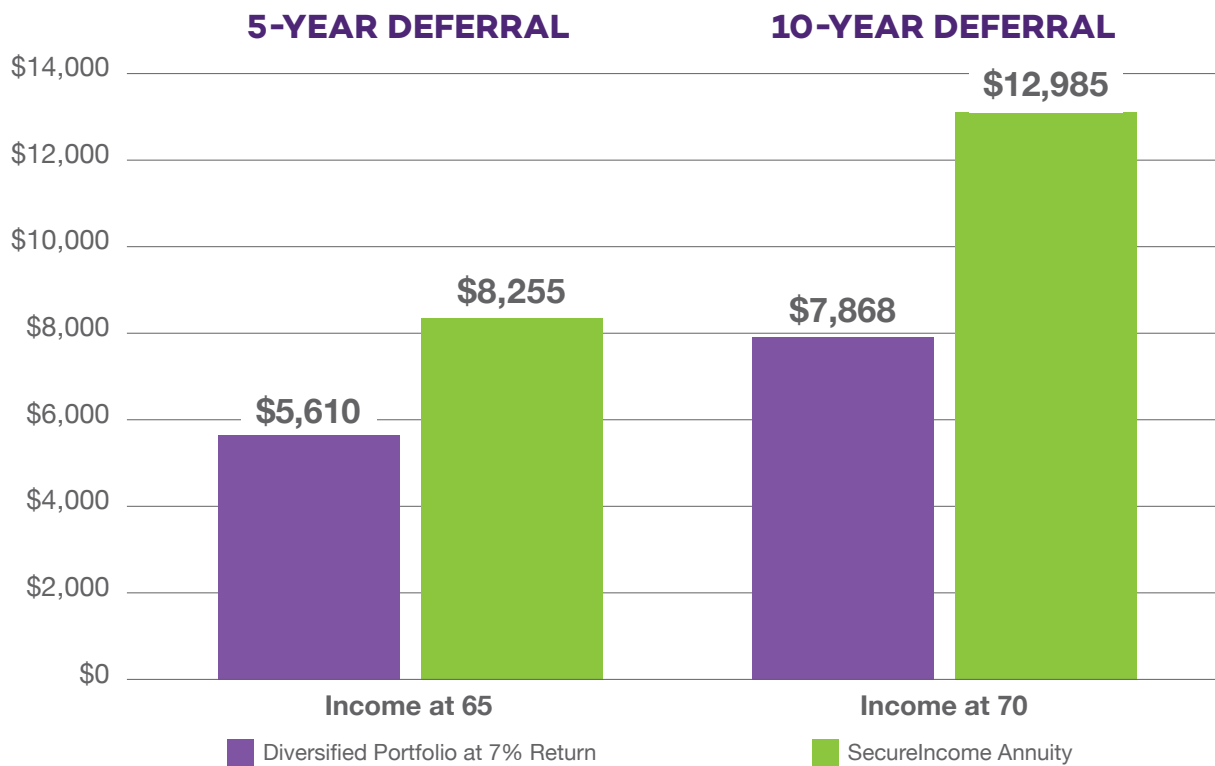


Experience  
the Power of  
Collaborative  
Thinking

# Generate **more income** with fewer assets

A systematic withdrawal plan is a tried-and-true method for generating income in retirement. But if income is your ultimate goal, purchasing a guaranteed source of income can be more efficient. An annuity with a Guaranteed Minimum Withdrawal Benefit (GMWB) can generate more income or meet income goals with fewer assets. And it's guaranteed.

Consider Linda, who is 60 years old. She has \$100,000 earmarked for retirement income starting in 5 or 10 years. Her advisor explains that an annuity with a GWMB can generate more income than a systematic withdrawal plan from a diversified portfolio. In the example below, the GWMB generates **65% more income in 10 years** than the systematic withdrawal plan.



**Assumptions:**

- Annuity income is for a 60-year-old female with \$100k purchasing F&G's SecureIncome<sup>®</sup> 7 fixed indexed annuity with a GMWB. The income base rolls up 7.5% per year. Assumes 0% return and no withdrawals taken during the rollup period.
- 5.75% guaranteed withdrawal payout percentage at age 65 and 6.30% at age 70. Annuity payout factors used are as of July 2022.
- Diversified portfolio assumes a 7% annual return for 5 and 10 years and a 4% withdrawal rate in the first year of income.

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



## Income from the GMWB is **guaranteed for life**, meaning:

- **It's not subject to market risk**—income payments never change
- **It's duration matched**—it will last as long as you do

## Consider **SecureIncome** to help fill any gap in guaranteed lifetime income. Talk to your financial professional today!

"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.

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.

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.

F&G SecureIncome is a Flexible Premium Deferred Annuity.

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), ARI-1052 (11-12), ARI-1075 (09-15), ARI-1056, ARI-1082, ICC20-AE-2037 (5-20), ICC20-AE-2038 (5-20), ICC11-1054 (11-11), AE-2037 (05-20), AE-2038 (05-20), OM TSA 2009, ARI-1065 (11-13), ARI-1068 (11-13), AR-1003 (1-11), AR-1004 (1-11), ICC11-1036 (11-11), ICC11-1043 (11-11), ICC11-1044 (11-11), ICC11-1045 (11-11), ICC11-1042 (11-11), ICC14-1082 (4-04), ICC18-1065 (04-18), ARI-1062 (11-13), ARI-1063 (11-13), ICC15-1109 (11-15), ICC15-1110 (11-15).

F&G SecureIncome is not available in ID, MT, NY and PR.

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.

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.

F&G reserves the right to change the roll-up rate upon restart. The roll-up rate is not to be less than the guaranteed rate of 3%. Restart is not available in all states.

The provisions, riders and optional additional features of the product have limitations and restrictions, may have additional charges and may not be available in all states. Contracts are subject to state availability, and certain restrictions may apply. See the SOU for details.

The examples provided are hypothetical, non-guaranteed and are not an indication of the annuity's past or future performance.

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.

Review the Statement of Understanding (SOU) for the full details of the F&G Secure Series Products. The SOU has product information that's important to help you understand these annuities. If you decide to complete an application, your financial professional will ask you to sign an acknowledgment to confirm you've read the SOU. If there is any conflict between this overview and the SOU, the SOU prevails.

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 a market value adjustment (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.

[fglife.com](http://fglife.com)

