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Supplement your income with an annuity...or two

A solution to help fill an income gap

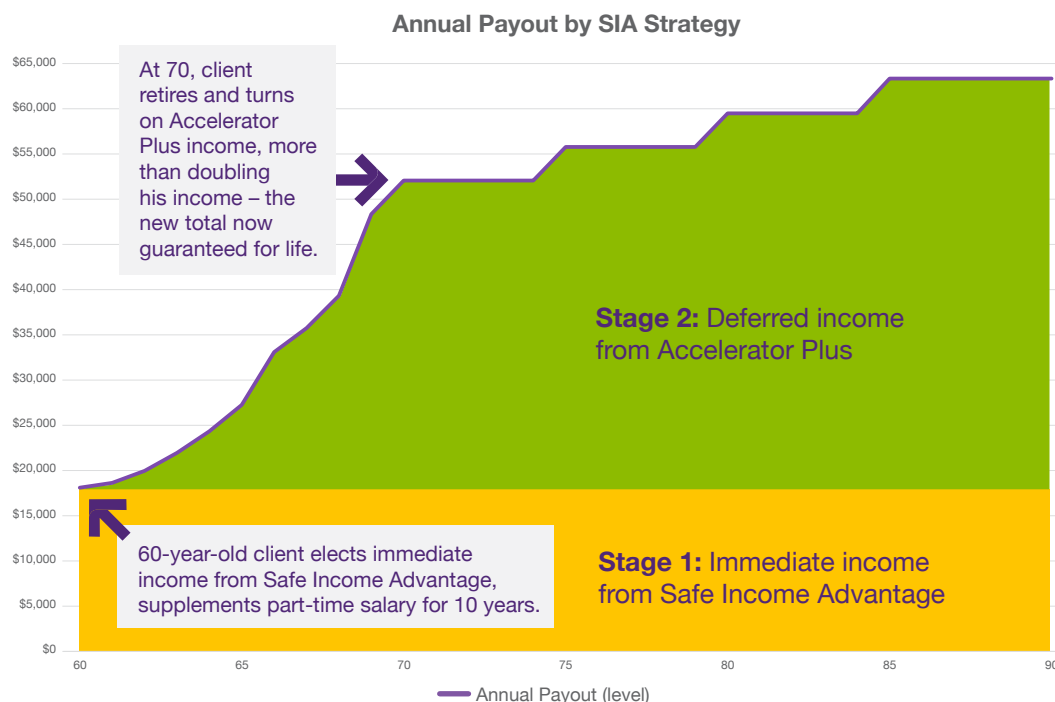
Whether you're easing into retirement with part-time work or making ends meet until Social Security kicks in, an income-focused fixed indexed annuity (FIA) from F&G can help you supplement your income.

But you need to plan for now and for the rest of your life.

With one part guaranteed, immediate income and one part deferred income – some now and some later – this two-annuity solution may strike the right balance for your evolving needs in retirement.

	Guaranteed Income	Potential Income
Premium	\$150,000	\$150,000
Product	F&G Safe Income Advantage® fixed indexed annuity	Accelerator Plus® fixed indexed annuity
When client turns on income	Immediately	10 years later

A case study featuring two FIAs from F&G



The example is hypothetical, non-guaranteed and is not an indication of the annuity's past or future performance. Both Safe Income Advantage and Accelerator Plus policies have \$150,000 initial premiums and are purchased the same day. This graph assumes no withdrawals are taken during the deferral period and no excess withdrawals are taken during the withdrawal period. The example rates may not reflect those currently available. This hypothetical example is for illustrative purposes only. Historical performance is not predictive of actual future results. Accelerator Plus income base growth is based on credited S&P 500 rates for the period 12/31/2012 - 12/31/2022 with a 4.00% cap. Safe Income Advantage payout percentage is 7.20% using the level payout option. Accelerator Plus payout percentage is 5.50% and does not include any rider charges.

First stage relies on Safe Income Advantage guarantees

Safe Income Advantage offers competitive payout percentages across all core retirement ages, including those in need of income sooner rather than later.

In Stage 1 of this potential approach, you can elect to turn on income as early as Day 1 or wait as your income base grows at a 7.2% guaranteed annual roll-up rate¹. Our client selected immediate income.

Second stage adds Accelerator Plus upside potential via Performance Multiplier

Eventually, the day will come when you decide to fully retire.

Electing to turn on Accelerator Plus income, as our client did at age 70, you could more than double² your income from F&G. Accelerator Plus includes a generous vesting bonus, adding up to 9% to your account value over time³. The Accelerator Plus Performance Multiplier feature can further accelerate your income base growth by crediting up to 175% the account value⁴.

Remember, both products started with the same \$150,000 in premium at age 60, but Accelerator Plus had 10 years to grow before starting income payments – with help from an index tied to the S&P 500® index in this case – without ever risking gains due to a market downturn⁵.

And if account value growth were to falter for any reason, your Accelerator Plus income base is guaranteed to grow at a minimum of 5% per year¹.

Talk to your financial professional about Safe Income Advantage and Accelerator Plus today.

¹ 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 2%. Restart is not available in all states.

² 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.

³ The vesting bonus is 9% for ages 0-75 and 6% for ages 76 and above. In AK, AL, CA, DE, FL (ages 65+), ID, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, SC, TX, UT and WA, the vesting bonus is 7% (ages 0-75) and 5% (ages 76+). F&G adds a percentage of this vesting bonus to your account each year for 10 years. Vesting bonuses are subject to change.

⁴ Provisions and riders have limitations, restrictions and additional charges. Subject to state availability. Certain restrictions may apply. Past performance does not guarantee future results.

⁵ Interest rates subject to change at insurer's discretion and are effective annual rates.

"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.

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

Safe Income Advantage 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-2007(12-18), ARI-1075 (09-15), ARI-1065(07-18), ICC11-1036 (11-11), ICC11-1043 (11-11), ICC11-1044 (11-11), ICC11-1045 (11-11), ICC18-2007(12-18), ICC20-1065(12-20)SIP, ICC20-1107(01-20), ICC20-1108(01-20), ICC20-1109(01-20), ICC20-1092(01-20), ICC20-1110(01-20), ARI-1060 (11-13), ARI-1061 (11-13), ARI-1062 (11-13), ARI-1063 (11-13).

Accelerator Plus 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-1054 (02-13), ARI-1056 (06-13), ARI-1075 (09-15), ARI-1065 (11-33), AR-1003 (01-11), AR-1004 (01-11), OM FPS - VAV (10-07), ICC11-1036 (11-11), ICC11-1043 (11-11), ICC11-1044 (11-11), ICC11-1045 (11-11), ICC11-1079 (04-14), ICC11-1047 (11-11), ICC11-1084 (11-11), ICC11-1052 (11-11), ICC11-1053 (11-11), ARI-1061 (11-13), ARI-1062 (11-13), ARI-1063 (11-13), ICC15-1007 (11-15), ICC15-1108 (11-15), ICC15-1109 (11-15), ICC15-1110 (11-15), ICC15-1088 (01-15), ICC15-1092(01-15), ICC15-1093 (01-15), ICC15-1002 (01-15).

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 for more information.

Annuities are long-term vehicles to help with retirement income needs.

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

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.

These products are deferred, fixed indexed annuities 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. Indexed interest rates are subject to caps, participation rates and/or spreads, which may change at the discretion of F&G.

The provisions, riders and optional additional features of this product have limitations and restrictions, may have additional charges, and are subject to change. Contracts are subject to state availability, and certain restrictions may apply. Guarantees are based on the claims paying ability of the issuing insurer, Fidelity & Guaranty Life Insurance Company, Des Moines, IA. See the SOU for details.

Interest rates are subject to change.

Annuities that offer a vesting bonus may have higher fees, longer surrender charge periods, lower interest-crediting rates, lower participation rates, lower cap rates and higher spreads than annuities without vesting bonuses.

F&G may change your annuity contract from time to time, to follow federal and state laws and regulations. If this happens, we'll tell you about the changes in writing. 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.

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