

Finding the right retirement income mix

Retirement isn't one-size-fits-all, and your income strategy shouldn't be either. Income-focused fixed indexed annuities (FIAs), such as F&G Safe Income Advantage® and F&G 1-2-3® (Anytime option), can help supplement your income and address potential gaps through a combination of guaranteed income and performance-based growth potential.

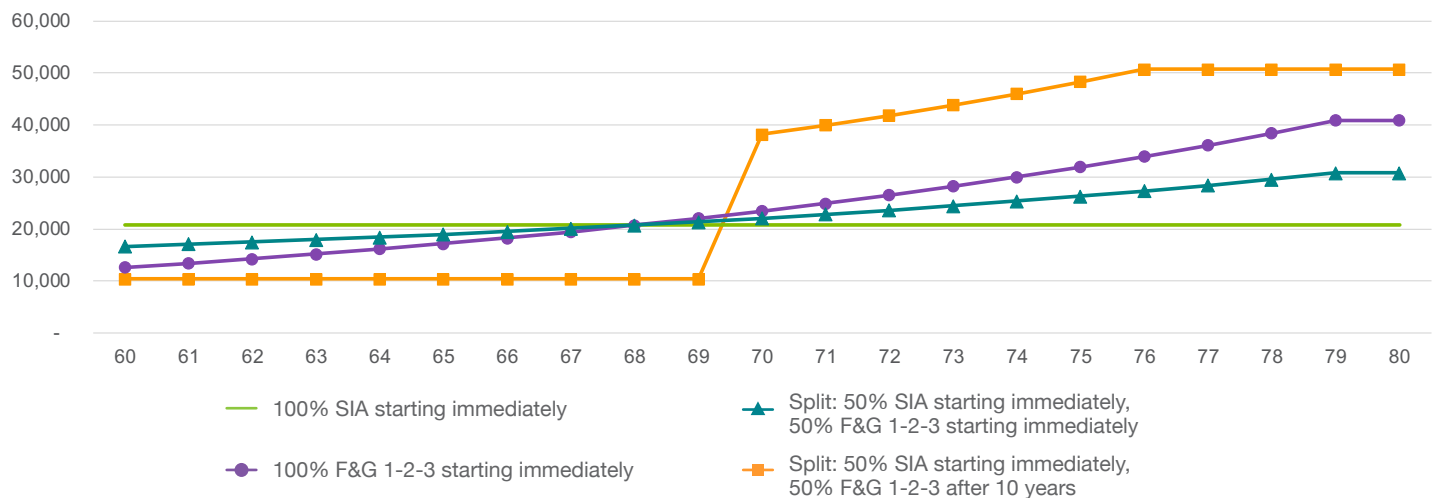
The chart below illustrates how different strategies may provide varying income over time. Consider when you may need income and how your needs may change throughout retirement—now, later, or a balance of both.

Example scenario: Age 60 | \$300,000 initial premium

Income approach	Ideal for
Guaranteed income now 100% Safe Income Advantage	Reliable income starting now with predictable payments
Growth-focused income 100% F&G 1-2-3	Lower income today with greater income potential later
Income now + growth potential later 50% Safe Income Advantage, 50% F&G 1-2-3	Balanced income today with room for growth over time
Income now + more income later 50% Safe Income Advantage, 50% F&G 1-2-3 with 10-year deferral	Steady income now with a stronger focus on future income growth

How each income approach compares over time

Each line represents one of the income approaches shown above.



The example assumes an initial premium of \$300,000 and contract issued at age 60. Safe Income Advantage values assume level income and a payout factor of 6.91%. F&G 1-2-3 values assume a 4.25% annual index credit (prior to any applicable Interest Credit Multiplier or Interest Credit Participation Factor), a payout factor of 3.12% if income starts immediately, and a payout factor of 5.01% if income starts after 10 years.

A more flexible approach to retirement income

When combined, they offer multiple ways to support your income and adapt over time.



1. Flexibility when you need it most

Access to features that may help with unexpected health events, including nursing home care, terminal illness, home health care, or impairment¹.



2. Income that can grow over time

Income may increase based on age and deferral, with potential for higher payments. Payments may also increase during the income period depending on the option elected.



3. Protection if your health changes

An impairment multiplier¹ may increase income if your health declines.

Take the next step in your retirement income planning by exploring a blend of guaranteed and performance-based income. This approach can help provide income today, with the potential for more later.

Talk to your financial professional to explore F&G Safe Income Advantage[®] and F&G 1-2-3[®] today.

¹ If specific qualifications for impairment are met (see Enhanced Guaranteed Minimum Withdrawal Benefit Rider (EGMWB) rider 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.

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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), API-1018 (12-18), API-1018 (07-18), 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), OM TSA 2009, ICC18-1018 (12-18), ICC11-1036 (11-11), ICC11-1043 (11-11), ICC11-1044 (11-11), ICC11-1045 (11-11), ICC18-2007 (12-18), ICC20-1065 (12-20), ICC11-1054 (11-11), ICC20-AE-2037 (5-20), ICC20-AE-2038 (5-20), AE-2005 (10-18), ARI-1060 (11-13), ARI-1061 (11-13), ARI-1062 (11-13), ARI-1063 (11-13), ICC20-1107 (01-20), ICC20-1108 (01-20), ICC20-1109 (01-20), ICC20-1110 (01-20), ICC20-1192 (01-20).

The provisions, riders and optional additional features of this product have limitations and restrictions, may have additional charges and may not be available in all states. 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.

Past performance does not guarantee future results.

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.

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

No bank guarantee.

Not FDIC/NCUA/NCUSIF insured.

May lose value if surrendered early.

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