



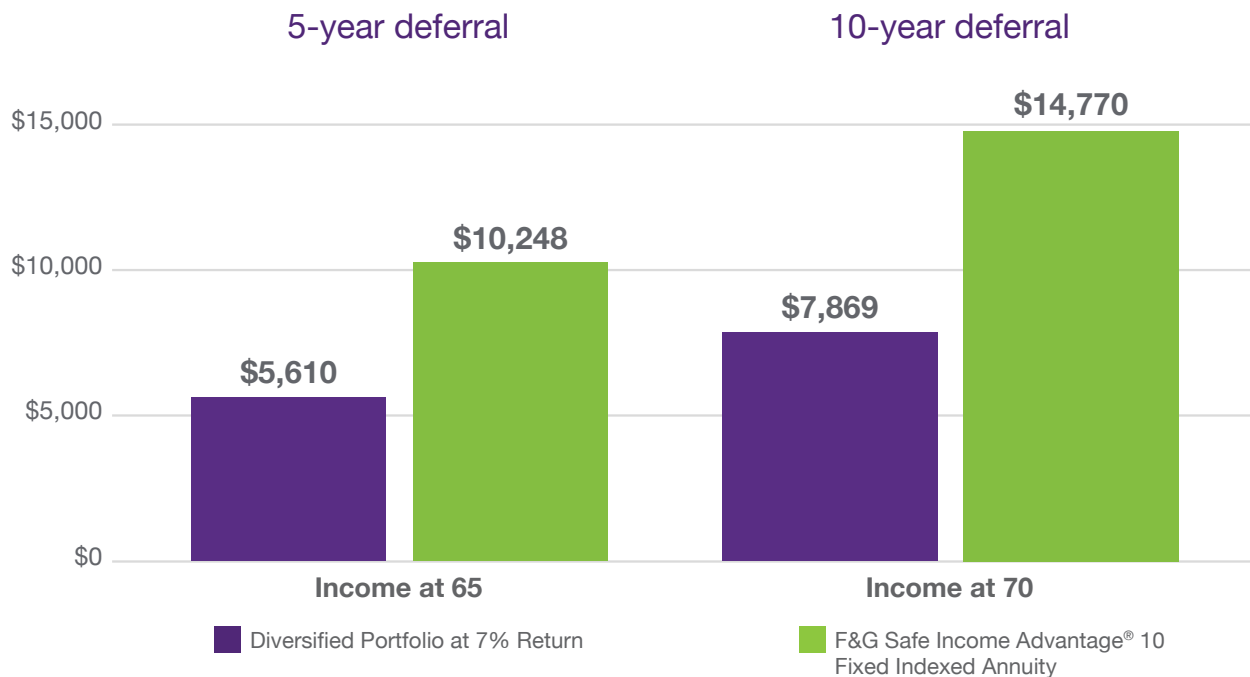
Experience
the Power of
Collaborative
Thinking

Generate **more guaranteed 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. A fixed indexed annuity with a guaranteed minimum withdrawal benefit (GMWB) can generate more income or meet income goals with fewer assets. And it's guaranteed.

Consider Lou, who is 60 years old. He has \$100,000 earmarked for retirement income starting in 5 or 10 years. His advisor explains that a fixed indexed annuity with a GMWB can generate more income than a systematic withdrawal plan from a diversified portfolio.

In 10 years, a GMWB generates 87% more guaranteed income



These examples are hypothetical and are not an indication of the annuity's past or future performance. Assumptions:

- Annuity income is based as of October 2023 for a 60-year-old male with \$100,000 purchasing Safe Income Advantage with a GMWB. The income base rolls up 7.2% per year.
- 7.76% guaranteed withdrawal payout percentage at age 65 and 7.90% at age 70.
- Diversified portfolio assumes a 7% annual return for 10 years and a 4% withdrawal rate in the first year of income.
- Safe Income Advantage uses the level income option for this example.

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 can never decrease.
- **It's duration matched** – it will last as long as you do.
- And with Safe Income Advantage, you can choose level income for life or one of two increasing income options¹:
 - A set 3.5% raise each year
 - Payments tied to the CPI-U inflation index, staying level or increasing up to 5% each year

¹ Increasing income payments will stop when the account value becomes \$0.

Consider **Safe Income Advantage** to help fill any gap in guaranteed lifetime income. Talk to your financial professional today!

fglife.com

"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 for more information.

F&G Safe Income Advantage is a Flexible Premium Deferred Annuity.

Policy 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).

F&G Safe Income Advantage is not available in 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 may not be available in all states.

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.

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 Safe Income Advantage product. 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.