

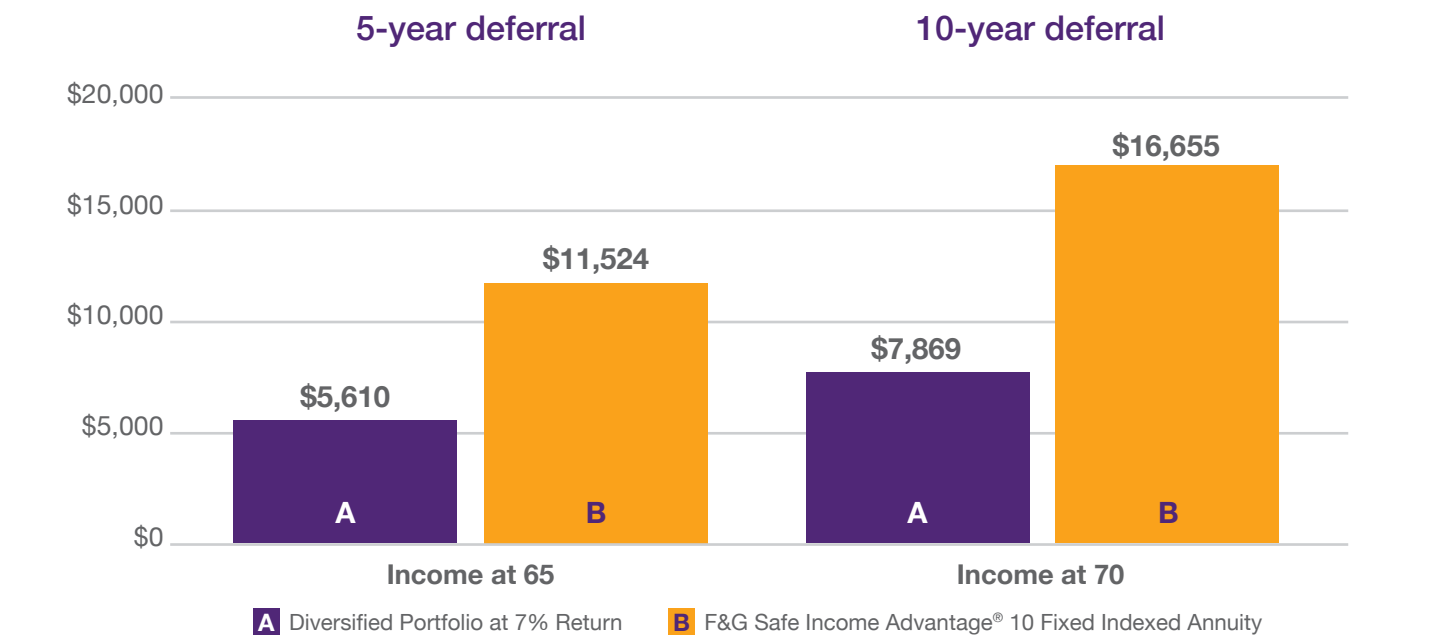


Generate more guaranteed income with fewer assets

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 GWMB can generate more income than a systematic withdrawal plan from a diversified portfolio.

In 10 years, a GMWB generates 45% 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 September 2026 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.
- 8.14% guaranteed withdrawal payout percentage at age 65 and 8.31% 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
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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.

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).

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.

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.

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