



Experience the Power of Collaborative Thinking

The Outcome is Income

Help your clients turn their assets into income

As clients approach retirement, they begin to envision the life they want to live in retirement. Their goals begin to shift from accumulation to income. They become less concerned about growth and more concerned about maximizing the income they'll receive in retirement.

Client profile:

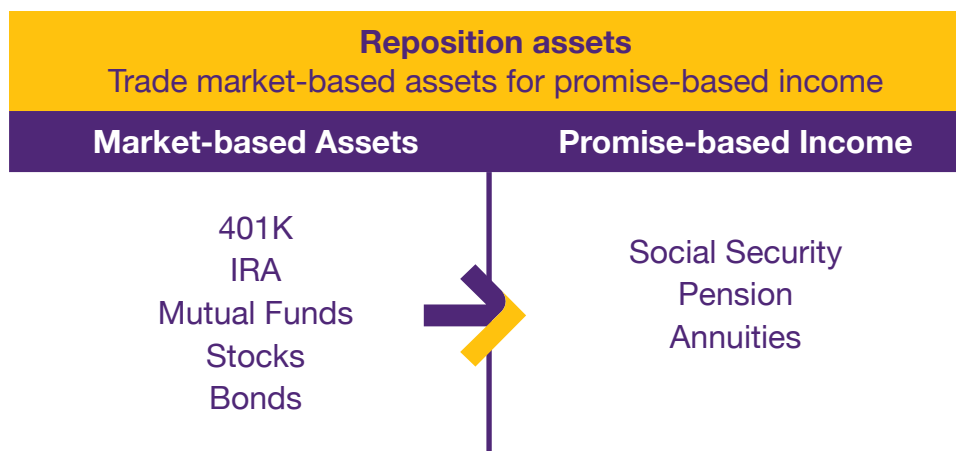
- Risk-averse
- 55 to 70 years old
- Goal: Maximize future income

A Solution? Reposition Assets

Market-based assets are essential for growth while clients are working and have time to recover from losses. But the closer they get to retirement, clients become more dependent on promise-based income sources because they no longer have time to recover from market-based losses.

To start, it's important to identify a client's expenses and current resources. They will have some basic expenses in retirement such as food, shelter, medications, etc. They can meet these basic expenses with sources of promise-based income such as Social Security, pensions and annuities. Market-based assets can then be used to fund the additional discretionary expenses viewed as non-essential or unexpected expenses as they arise.

If a client does not currently have enough income to cover his/her basic expenses in retirement, you may be able to reposition some of those market-based assets and purchase a lifetime income annuity to achieve that goal.



Turning the Unknown into a Known

F&G SecureIncome® Fixed Indexed Annuity (FIA) can provide the income needed to close the gap between essential expenses and a client's current income resources.

With this FIA, both the growth of the income base and future income can be guaranteed and predictable from the start. The client controls when income starts and thus how much income they can generate for life. This income stream will still occur regardless of what the market or interest rates are doing at the time they retire. These are key features in protecting against some of the unknowns they may encounter as they approach retirement and begin to draw income.

Let's look at how F&G SecureIncome® FIA can turn those unknowns into knowns.

Unknowns	Knowns	F&G SecureIncome® FIA
Value <ul style="list-style-type: none">• Market risk	Guaranteed returns	7.5% guaranteed annual roll-up before they turn income on
Length of time <ul style="list-style-type: none">• Sequence-of-returns• Longevity risk	Guaranteed lifetime income	5.75% of income base annually starting at 65 years old

Want to learn more about F&G SecureIncome® or run an illustration? Contact us at AnnuityDesk@fglife.com or 866.477.7938 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.

Rates were effective October 24, 2022. Rates are not guaranteed and are subject to change.

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 2%. Restart is not available in all states.

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.

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This is a fixed deferred indexed annuity providing minimum guaranteed surrender values. You should understand how the minimum guaranteed surrender values are determined and the product features used to determine the values. Even though contract values may be affected by external indexes, the contract annuity is not an investment in the stock market and does not participate in any stock, bond or equity investments.

F&G annuities are insurance products not guaranteed by any bank nor are they insured by FDIC, NCUA/NCUSIF, the Federal Government or any agency. They may lose value. There is no bank or credit union guarantee, and they are not a deposit. They may be offered only by a licensed insurance agent.