



Experience
the Power of
Collaborative
Thinking

Fixed Indexed
ANNUITY

Prosperity Elite[®]

Lasting Legacy and RMD Solution

A fixed indexed annuity (FIA) designed to help secure your legacy and offer an alternative solution for required minimum distribution (RMD) withdrawals.

Looking to create a protected and lasting legacy for your loved ones?

When it comes to leaving a lasting legacy with your retirement savings, does the thought of letting your money ride with the ups and downs of the stock market give you an uneasy feeling?

The Prosperity Elite FIA is available with our popular protection package¹. When selected, it can allow you to create a secure and long-lasting legacy in a predictable manner without having to take on the risks of market participation.

Is Prosperity Elite a good option for you?

Prosperity Elite with the protection package selected can help you:

1 Secure your legacy

The death benefit is guaranteed to double after 8 years¹

2 Secure 2 choices for your beneficiaries

Your beneficiaries may choose from installments over at least 5 years² to maximize the death benefit, or select a lump sum³

3 Secure up to double the income in the event you need it for unexpected healthcare expenses (not limited to 5 years)

Flexibility can be a valuable feature—especially if your health changes in later years. When you can no longer perform 2 of 6 activities of daily living (ADLs), the “Impairment Multiplier”⁴ doubles the annual retirement income for eligible single annuitants and 1.5 times for joint annuitants.

With Prosperity Elite Protection Package, you get:

- A **guaranteed death benefit** for your heirs
- **Up to double the income** for unexpected healthcare costs⁴
- **Access to your money for the “what ifs” in life.**

Up to 10% of your vested account value may be withdrawn annually without surrender charges after the first year

- The ability to **maintain control over your account value** (payments without annuitization)

¹ The protection package includes two riders: The Enhanced Guaranteed Minimum Death Benefit (EGMDB) and Enhanced Guaranteed Minimum Withdrawal Benefit (EGMWB). Riders have specific qualifications that must be met to receive benefits. See the Statement of Understanding (SOU) and consult with your financial professional for complete details.

² Issue age 71 or greater has installments over 10 years.

³ Paid as a lump sum, greatest of: Account value, including the total vesting bonus, even if not fully vested; Minimum guaranteed surrender value; or Initial premium plus vesting bonus on the initial premium only, growing at 5% simple interest for 10 years, until age 85 (older owner if joint owners) or death, whichever is first. See the SOU for complete details.

⁴ If specific qualifications for impairment are met (see 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.

Leaving a long-lasting legacy IRA case study

Prosperity Elite with the protection package is available for qualified money like IRAs and for non-qualified after-tax dollars. Let's break it down to see how our protection package might be a good fit for you.



Todd, age 70 and Nancy, age 65

Todd and Nancy are retired. Todd has a \$1 million dollar IRA and wants to make sure that Nancy is taken care of in the event of his death.

Todd allocates \$1 million to Prosperity Elite and selects the Protection Package. Todd is required at age 73 to start taking required minimum distributions (RMDs).

If Todd passes away at age 85, he will have taken \$472,421 in RMDs throughout his life leaving Nancy with two death benefit options:

- 1** \$868,015 Lump Sum
- 2** \$1,331,108 Over 5 years¹

If Nancy selects the second option, Todd's \$1 million in initial premium would turn in to \$1,803,529, fully guaranteed, over the contract's life.

This hypothetical case study is for illustrative purposes only and not intended to be the performance of any specific product.

¹ Issue age 71 or greater has installments over 10 years.

Fully Guaranteed RMD Solution

A total of **\$472,421** in RMDs Todd has taken by age 85, and Nancy receives a **death benefit of \$1,331,108**.

Year	Age	Required Minimum Distributions (RMD)	Total Distributions	Account Value (AV)	Death Benefit (Lump Sum)	Enhanced Death Benefit (Installments)
0	70	\$0	\$0	\$1,120,000	\$1,120,000	\$0
1	71	\$0	\$0	\$1,108,790	\$1,176,000	\$0
2	72	\$0	\$0	\$1,097,163	\$1,232,000	\$0
3	73	\$41,402	\$41,402	\$1,043,639	\$1,234,981	\$0
4	74	\$40,927	\$82,329	\$989,947	\$1,234,195	\$0
5	75	\$40,242	\$122,571	\$936,279	\$1,229,961	\$1,413,267
6	76	\$39,505	\$162,077	\$882,671	\$1,222,406	\$1,484,507
7	77	\$38,545	\$200,621	\$829,330	\$1,211,925	\$1,557,549
8	78	\$37,697	\$238,318	\$776,130	\$1,198,422	\$1,631,893
9	79	\$36,783	\$275,101	\$723,127	\$1,182,057	\$1,707,292
10	80	\$35,798	\$310,900	\$670,386	\$1,163,007	\$1,783,481
11	81	\$34,556	\$345,456	\$619,760	\$1,103,058	\$1,691,549
12	82	\$33,501	\$378,956	\$571,058	\$1,043,434	\$1,600,114
13	83	\$32,263	\$411,219	\$524,453	\$984,483	\$1,509,712
14	84	\$31,217	\$442,437	\$479,747	\$925,882	\$1,419,848
15	85	\$29,984	\$472,421	\$437,117	\$868,015	\$1,331,108

This is a hypothetical calculation only, not an offer or contract. Values provided are simplified for ease of calculation and your actual values may be higher or lower than those shown depending on actual contract activity. Please refer to the SOU for important details concerning the features and limitations of this product.

The GMWB charge is equal to 0.35% of the Income Base and is deducted from the Account Value on each anniversary, at restart the charge may increase to a maximum of 1.00%. The GMDB charge is equal to 0.60% of the Death Benefit and is deducted from the Account Value on each anniversary. All values shown are at the end of the year.

Leaving a long-lasting legacy non-qualified (after tax) money case study



**Jim, age 65 with
2 adult children**

Jim, age 65, has recently retired and has lifetime income from other retirement sources. As a result, he has \$1 million of non-qualified money ear-marked to leave to his two adult children.

Jim allocates \$1 million to Prosperity Elite and selects the Protection Package. Upon Jim's passing at age 85, his children would inherit a total of \$2,593,742 if they each elected the 5-year installment payout.

This hypothetical case study is for illustrative purposes only and not intended to be the performance of any specific product.

Fully Guaranteed Non-Qualified Legacy Solution

If Jim passed away, his children would receive a total of **\$2,593,742** with the **5-year installment payout**.

Year	Age	Required Minimum Distributions (RMD)	Total Distributions	Account Value (AV)	Death Benefit (Lump Sum)	Enhanced Death Benefit (Installments)
0	65	\$0	\$0	\$1,120,000	\$1,120,000	\$0
1	66	\$0	\$0	\$1,108,790	\$1,176,000	\$0
2	67	\$0	\$0	\$1,097,163	\$1,232,000	\$0
3	68	\$0	\$0	\$1,084,519	\$1,288,000	\$0
4	69	\$0	\$0	\$1,070,610	\$1,344,000	\$0
5	70	\$0	\$0	\$1,055,310	\$1,400,000	\$1,610,510
6	71	\$0	\$0	\$1,038,480	\$1,456,000	\$1,771,561
7	72	\$0	\$0	\$1,019,967	\$1,512,000	\$1,948,717
8	73	\$0	\$0	\$999,603	\$1,568,000	\$2,143,589
9	74	\$0	\$0	\$977,202	\$1,624,000	\$2,357,948
10	75	\$0	\$0	\$952,562	\$1,680,000	\$2,593,742
11	76	\$0	\$0	\$927,921	\$1,680,000	\$2,593,742
12	77	\$0	\$0	\$903,281	\$1,680,000	\$2,593,742
13	78	\$0	\$0	\$878,640	\$1,680,000	\$2,593,742
14	79	\$0	\$0	\$854,000	\$1,680,000	\$2,593,742
15	80	\$0	\$0	\$829,359	\$1,680,000	\$2,593,742
16	81	\$0	\$0	\$804,719	\$1,680,000	\$2,593,742
17	82	\$0	\$0	\$780,078	\$1,680,000	\$2,593,742
18	83	\$0	\$0	\$755,437	\$1,680,000	\$2,593,742
19	84	\$0	\$0	\$730,797	\$1,680,000	\$2,593,742
20	85	\$0	\$0	\$706,156	\$1,680,000	\$2,593,742

This is a hypothetical calculation only, not an offer or contract. Values provided are simplified for ease of calculation and your actual values may be higher or lower than those shown depending on actual contract activity. Please refer to the SOU for important details concerning the features and limitations of this product.

These values assume no withdrawals are taken. The GMWB charge is equal to 0.35% of the Income Base and is deducted from the Account Value on each anniversary, at restart the charge may increase to a maximum of 1.00%. The GMDB charge is equal to 0.60% of the Death Benefit and is deducted from the Account Value on each anniversary. All values shown are at the end of the year.

Why our protection package is an **easy choice**

Are you worried that the gift of your legacy will turn into a burden for loved ones? The last thing you want is for them to be forced into taking a lump sum that results in negative tax consequences, so why not give them the freedom to choose. When selecting our protection package, you're offering your beneficiaries the opportunity to pick the best option for their current financial situation while also helping to protect the legacy you have worked hard to build.

Talk to your financial professional about how you can **build a long-lasting legacy** for loved ones today!



This document is not a legal contract. For the exact terms and conditions, refer to the annuity contract, which is issued by 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" 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.

Policy form numbers: API-1018 (06-11), ACI-1018 (06-11), ARI-1045 (11-12), ARI-1049 (11-12), ARI-1050 (11-12), ARI-1051 (11-12), OM FPS-VAV (10-07) ARI-1054 (02-13), ARI-1056 (6-13), ARI-1075 (09-15), ICC20-AE-2037 (5-20), ICC20-AE-2038 (5-20), OM TSA 2009, OM FPS-VAV (10-07), ARI-1065 (11-13), ARI-1066 (12-13), ARI-1068 (03-14), ICC11-1035 (11-11) ICC11-1036 (11-11), ICC11-1043 (11-11), ICC11-1044 (11-11), ICC11-1045 (11-11), ICC11-1047 (11-11), ICC14-1079 (04-14), ICC14-1082 (04-14), ICC11-1054 (11-11).

Interest rates are subject to change.

This product is a deferred, fixed indexed annuity 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.

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

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 is not available in all states.

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. See the SOU for details.

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.

Surrender charges and 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.

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.

Please contact us at 888.513.8797 or visit us at fglife.com for more information.

No bank guarantee.

Not FDIC/NCUA/NCUSIF insured.

May lose value if surrendered early.

Your annuity values are guaranteed by Fidelity & Guaranty Life Insurance Company, Des Moines, IA.

F&G offers our series of focused life insurance and annuity products through a network of independent marketing organizations (IMOs) and financial or insurance professionals. We pay the IMO, financial or insurance professional, or firm for selling the annuity to you, and factor that into our contract pricing. Their compensation isn't deducted from your premium.

Insurance products are offered through Fidelity & Guaranty Life Insurance Company in every state, other than New York, as well as the District of Columbia and Puerto Rico.

In New York, products are offered through a wholly owned subsidiary, Fidelity & Guaranty Life Insurance Company of New York. Each company is solely responsible for its contractual obligations.

As a legal reserve company, we're required by state regulation to maintain reserves equal to or greater than guaranteed surrender values.

Ask your financial or insurance professional today about F&G and let's get to work ensuring you have a bright tomorrow.



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