



Experience the Power of Collaborative Thinking

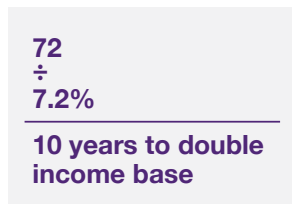
Double Up, Raise for Life, Double Up Again

With F&G's Safe Income Advantage, the math couldn't be any simpler.

One of the strongest guaranteed income products in the market, F&G Safe Income Advantage® fixed indexed annuity (FIA) offers competitive guaranteed lifetime income with increasing income options across all core retirement ages.

Plus, the Enhanced Guaranteed Minimum Withdrawal Benefit (EGMWB) feature can help clients access even bigger guaranteed payments if their health dramatically declines.

Double Up



Double income base every 10 years

You may be familiar with the Rule of 72.

- It's a tried-and-true formula that helps you quickly determine how long it will take for an investment to double based on the rate of return.
- With its 7.2% roll-up, clients are guaranteed to double their income base if they leave their premium in Safe Income Advantage to grow for 10 years.

Raise for Life



Raise for life with guaranteed income options that can increase every year

Choose income that

- Increases a set amount each contract anniversary¹, or
- Is inflation-linked increasing income¹, which can grow by as much as 5% each year or stay level based on the inflation-linked CPI-U index.
- Level payments are also available.

Double Up Again



Help clients when they need it most

The Enhanced Guaranteed Minimum Withdrawal Benefit (EGMWB) feature can help clients access bigger guaranteed payments if their health dramatically declines.

To qualify they must be physician-certified as impaired and permanently unable to perform activities of daily living (ADLs) or, in some states, have a stay in a qualified care facility. A physician certifies their impairment when they're permanently unable to perform at least two of six ADLs – eating, bathing/hygiene, dressing, continence, transferring/mobility, or toileting.

The simple takeaway

With Safe Income Advantage, your clients can double their income, give themselves a guaranteed annual raise in retirement if they choose, and double their income payment again when they need it most.

Explore Safe Income Advantage and other top-selling FIAs on our product resource site.



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

² If specific qualifications for impairment are met (see 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.

"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.

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.

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