



# F&G 1-2-3<sup>®</sup> Fixed Indexed Annuity Lifetime Income Payout Percentages

F&G 1-2-3 is designed to help you maximize performance-based income for your clients by:

- Giving a boost to the income base with an up-front bonus,
- Enhancing the growth of the income base with an interest credit multiplier,
- Helping to grow payments in retirement with increasing income. Providing for increasing income potential until the account value reaches zero.

These key features work together to create powerful income potential for your clients and should be considered in totality when evaluating F&G 1-2-3 as an income solution for your clients.

The initial Maximum Annual lifetime Income Amount (MALIA) is equal to the Income Base times the applicable Lifetime Income Payout Percentage. These components all go into the calculation of the income:

1. Income Base Bonus Multiplier (upfront bonus applied to premium paid in the first 18 months, before income starts)
2. Any interest credited to the Account Value is increased by the Interest Credit Multiplier before being applied to the Income Base
3. Any withdrawals taken before starting income, which reduce the Income Base proportionately
4. The applicable Lifetime Income Payout Percentages (referenced in the following charts)

The MALIA is the maximum income amount that may be withdrawn annually during the income period without reducing future income benefit. This amount will increase by a multiple of any performance until account value is zero, and paid for the client's lifetime thereafter without further increase.

## How to read the Lifetime Income Payout Percentages charts:

1. First, find the row that reflects the client's **Attained Age** at the time income is expected to start. **Attained Age** is the age at which the client starts income (If joint owner, based on younger owner's age).
2. Then, move across the row to the right until you reach the **Duration** column that reflects the number of years the client defers before taking income. **Duration** is the number of complete Contract Years that have elapsed before the client takes income. If your client begins immediate income, Year 0 would apply.

## F&G 1-2-3® ANYTIME INCOME

### Lifetime Income Payout Percentages, Single Life

The initial MALIA is equal to the Lifetime Income Payout Percentage times the Income Base. The resulting income reflects the impact of the Income Base Bonus Multiplier, Interest Credit Multipliers, interest credits based on the client's allocations, withdrawals, and the age and duration income starts. The Lifetime Income Payout Percentages vary for single and joint lives.

Attained Age	Duration										
	Year 0	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
50	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%
51	2.30%	2.32%	2.32%	2.32%	2.32%	2.32%	2.32%	2.32%	2.32%	2.32%	2.32%
52	2.30%	2.35%	3.48%	3.48%	3.48%	3.48%	3.48%	3.48%	3.48%	3.48%	3.48%
53	2.30%	2.40%	3.48%	3.49%	3.49%	3.49%	3.49%	3.49%	3.49%	3.49%	3.49%
54	2.43%	2.45%	3.48%	3.49%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%
55	2.55%	2.57%	3.96%	3.97%	3.98%	3.99%	3.99%	3.99%	3.99%	3.99%	3.99%
56	2.68%	2.70%	3.96%	3.97%	3.98%	3.99%	4.00%	4.00%	4.00%	4.00%	4.00%
57	2.80%	2.82%	3.96%	3.97%	3.98%	3.99%	4.00%	4.01%	4.01%	4.01%	4.01%
58	2.93%	2.95%	3.96%	3.97%	3.98%	3.99%	4.00%	4.01%	4.02%	4.02%	4.02%
59	2.99%	3.01%	3.96%	3.97%	3.98%	3.99%	4.00%	4.01%	4.02%	4.03%	4.03%
60	3.04%	3.06%	4.45%	4.46%	4.47%	4.48%	4.49%	4.50%	4.51%	4.52%	4.53%
61	3.10%	3.12%	4.45%	4.46%	4.47%	4.48%	4.49%	4.50%	4.51%	4.52%	4.53%
62	3.16%	3.18%	4.45%	4.46%	4.47%	4.48%	4.49%	4.50%	4.51%	4.52%	4.53%
63	3.21%	3.23%	4.45%	4.46%	4.47%	4.48%	4.49%	4.50%	4.51%	4.52%	4.53%
64	3.28%	3.29%	4.45%	4.46%	4.47%	4.48%	4.49%	4.50%	4.51%	4.52%	4.53%
65	3.33%	3.35%	4.45%	4.46%	4.47%	4.48%	4.49%	4.50%	4.51%	4.52%	4.53%
66	3.39%	3.42%	4.45%	4.46%	4.47%	4.48%	4.49%	4.50%	4.51%	4.52%	4.53%
67	3.45%	3.49%	4.45%	4.46%	4.47%	4.48%	4.49%	4.50%	4.51%	4.52%	4.53%
68	3.51%	3.55%	4.45%	4.46%	4.47%	4.48%	4.49%	4.50%	4.51%	4.52%	4.53%
69	3.56%	3.61%	4.45%	4.46%	4.47%	4.48%	4.49%	4.50%	4.51%	4.52%	4.53%
70	3.62%	3.67%	4.93%	4.94%	4.95%	4.96%	4.97%	4.98%	4.99%	5.00%	5.01%
71	3.68%	3.77%	4.93%	4.94%	4.95%	4.96%	4.97%	4.98%	4.99%	5.00%	5.01%
72	3.74%	3.84%	4.93%	4.94%	4.95%	4.96%	4.97%	4.98%	4.99%	5.00%	5.01%
73	3.79%	3.92%	4.93%	4.94%	4.95%	4.96%	4.97%	4.98%	4.99%	5.00%	5.01%
74	3.93%	4.00%	4.93%	4.94%	4.95%	4.96%	4.97%	4.98%	4.99%	5.00%	5.01%
75	4.06%	4.13%	4.93%	4.94%	4.95%	4.96%	4.97%	4.98%	4.99%	5.00%	5.01%
76	4.20%	4.23%	4.93%	4.94%	4.95%	4.96%	4.97%	4.98%	4.99%	5.00%	5.01%
77	4.26%	4.27%	4.93%	4.94%	4.95%	4.96%	4.97%	4.98%	4.99%	5.00%	5.01%
78	4.31%	4.32%	4.93%	4.94%	4.95%	4.96%	4.97%	4.98%	4.99%	5.00%	5.01%
79	4.36%	4.37%	4.93%	4.94%	4.95%	4.96%	4.97%	4.98%	4.99%	5.00%	5.01%
80	4.46%	4.47%	5.41%	5.42%	5.43%	5.44%	5.45%	5.46%	5.47%	5.48%	5.49%

## F&G 1-2-3® ANYTIME INCOME

### Lifetime Income Payout Percentages, Joint Life

The initial MALIA is equal to the Lifetime Income Payout Percentage times the Income Base. The resulting income reflects the impact of the Income Base Bonus Multiplier, Interest Credit Multipliers, interest credits based on the client's allocations, withdrawals, and the age and duration income starts. The Lifetime Income Payout Percentages vary for single and joint lives.

Attained Age	Duration										
	Year 0	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
50	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%
51	1.80%	1.82%	1.82%	1.82%	1.82%	1.82%	1.82%	1.82%	1.82%	1.82%	1.82%
52	1.80%	1.85%	2.98%	2.98%	2.98%	2.98%	2.98%	2.98%	2.98%	2.98%	2.98%
53	1.80%	1.90%	2.98%	2.99%	2.99%	2.99%	2.99%	2.99%	2.99%	2.99%	2.99%
54	1.93%	1.95%	2.98%	2.99%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
55	2.05%	2.07%	3.46%	3.47%	3.48%	3.49%	3.49%	3.49%	3.49%	3.49%	3.49%
56	2.18%	2.20%	3.46%	3.47%	3.48%	3.49%	3.50%	3.50%	3.50%	3.50%	3.50%
57	2.30%	2.32%	3.46%	3.47%	3.48%	3.49%	3.50%	3.51%	3.51%	3.51%	3.51%
58	2.43%	2.45%	3.46%	3.47%	3.48%	3.49%	3.50%	3.51%	3.52%	3.52%	3.52%
59	2.49%	2.51%	3.46%	3.47%	3.48%	3.49%	3.50%	3.51%	3.52%	3.53%	3.53%
60	2.54%	2.56%	3.95%	3.96%	3.97%	3.98%	3.99%	4.00%	4.01%	4.02%	4.03%
61	2.60%	2.62%	3.95%	3.96%	3.97%	3.98%	3.99%	4.00%	4.01%	4.02%	4.03%
62	2.66%	2.68%	3.95%	3.96%	3.97%	3.98%	3.99%	4.00%	4.01%	4.02%	4.03%
63	2.71%	2.73%	3.95%	3.96%	3.97%	3.98%	3.99%	4.00%	4.01%	4.02%	4.03%
64	2.78%	2.79%	3.95%	3.96%	3.97%	3.98%	3.99%	4.00%	4.01%	4.02%	4.03%
65	2.83%	2.85%	3.95%	3.96%	3.97%	3.98%	3.99%	4.00%	4.01%	4.02%	4.03%
66	2.89%	2.92%	3.95%	3.96%	3.97%	3.98%	3.99%	4.00%	4.01%	4.02%	4.03%
67	2.95%	2.99%	3.95%	3.96%	3.97%	3.98%	3.99%	4.00%	4.01%	4.02%	4.03%
68	3.01%	3.05%	3.95%	3.96%	3.97%	3.98%	3.99%	4.00%	4.01%	4.02%	4.03%
69	3.06%	3.11%	3.95%	3.96%	3.97%	3.98%	3.99%	4.00%	4.01%	4.02%	4.03%
70	3.12%	3.17%	4.43%	4.44%	4.45%	4.46%	4.47%	4.48%	4.49%	4.50%	4.51%
71	3.18%	3.27%	4.43%	4.44%	4.45%	4.46%	4.47%	4.48%	4.49%	4.50%	4.51%
72	3.24%	3.34%	4.43%	4.44%	4.45%	4.46%	4.47%	4.48%	4.49%	4.50%	4.51%
73	3.29%	3.42%	4.43%	4.44%	4.45%	4.46%	4.47%	4.48%	4.49%	4.50%	4.51%
74	3.43%	3.50%	4.43%	4.44%	4.45%	4.46%	4.47%	4.48%	4.49%	4.50%	4.51%
75	3.56%	3.63%	4.43%	4.44%	4.45%	4.46%	4.47%	4.48%	4.49%	4.50%	4.51%
76	3.70%	3.73%	4.43%	4.44%	4.45%	4.46%	4.47%	4.48%	4.49%	4.50%	4.51%
77	3.76%	3.77%	4.43%	4.44%	4.45%	4.46%	4.47%	4.48%	4.49%	4.50%	4.51%
78	3.81%	3.82%	4.43%	4.44%	4.45%	4.46%	4.47%	4.48%	4.49%	4.50%	4.51%
79	3.86%	3.87%	4.43%	4.44%	4.45%	4.46%	4.47%	4.48%	4.49%	4.50%	4.51%
80	3.96%	3.97%	4.91%	4.92%	4.93%	4.94%	4.95%	4.96%	4.97%	4.98%	4.99%

## F&G 1-2-3® FUTURE INCOME

### Lifetime Income Payout Percentages, Single Life

The initial MALIA is equal to the Lifetime Income Payout Percentage times the Income Base. The resulting income reflects the impact of the Income Base Bonus Multiplier, Interest Credit Multipliers, interest credits based on the client's allocations, withdrawals, and the age and duration income starts. The Lifetime Income Payout Percentages vary for single and joint lives.

Attained Age	Duration										
	Year 0-9	Year 10	Year 11	Year 12	Year 13	Year 14	Year 15	Year 16	Year 17	Year 18	Year 19
50	0.00%	1.66%	1.67%	1.68%	1.69%	1.70%	1.71%	1.72%	1.73%	1.74%	1.75%
51	0.00%	1.86%	1.87%	1.88%	1.89%	1.90%	1.91%	1.92%	1.93%	1.94%	1.95%
52	0.00%	2.06%	2.07%	2.08%	2.09%	2.10%	2.11%	2.12%	2.13%	2.14%	2.15%
53	0.00%	2.26%	2.27%	2.28%	2.29%	2.30%	2.31%	2.32%	2.33%	2.34%	2.35%
54	0.00%	2.46%	2.47%	2.48%	2.49%	2.50%	2.51%	2.52%	2.53%	2.54%	2.55%
55	0.00%	2.66%	2.67%	2.68%	2.69%	2.70%	2.71%	2.72%	2.73%	2.74%	2.75%
56	0.00%	2.86%	2.87%	2.88%	2.89%	2.90%	2.91%	2.92%	2.93%	2.94%	2.95%
57	0.00%	3.06%	3.07%	3.08%	3.09%	3.10%	3.11%	3.12%	3.13%	3.14%	3.15%
58	0.00%	3.26%	3.27%	3.28%	3.29%	3.30%	3.31%	3.32%	3.33%	3.34%	3.35%
59	0.00%	3.46%	3.47%	3.48%	3.49%	3.50%	3.51%	3.52%	3.53%	3.54%	3.55%
60	0.00%	3.66%	3.67%	3.68%	3.69%	3.70%	3.71%	3.72%	3.73%	3.74%	3.75%
61	0.00%	3.91%	3.92%	3.93%	3.94%	3.95%	3.96%	3.97%	3.98%	3.99%	4.00%
62	0.00%	4.16%	4.17%	4.18%	4.19%	4.20%	4.21%	4.22%	4.23%	4.24%	4.25%
63	0.00%	4.41%	4.42%	4.43%	4.44%	4.45%	4.46%	4.47%	4.48%	4.49%	4.50%
64	0.00%	4.66%	4.67%	4.68%	4.69%	4.70%	4.71%	4.72%	4.73%	4.74%	4.75%
65	0.00%	4.91%	4.92%	4.93%	4.94%	4.95%	4.96%	4.97%	4.98%	4.99%	5.00%
66	0.00%	5.00%	5.01%	5.02%	5.03%	5.04%	5.05%	5.06%	5.07%	5.08%	5.09%
67	0.00%	5.05%	5.06%	5.07%	5.08%	5.09%	5.10%	5.11%	5.12%	5.13%	5.14%
68	0.00%	5.15%	5.16%	5.17%	5.18%	5.19%	5.20%	5.21%	5.22%	5.23%	5.24%
69	0.00%	5.20%	5.21%	5.22%	5.23%	5.24%	5.25%	5.26%	5.27%	5.28%	5.29%
70	0.00%	5.34%	5.35%	5.36%	5.37%	5.38%	5.39%	5.40%	5.41%	5.42%	5.43%
71	0.00%	5.43%	5.44%	5.45%	5.46%	5.47%	5.48%	5.49%	5.50%	5.51%	5.52%
72	0.00%	5.47%	5.48%	5.49%	5.50%	5.51%	5.52%	5.53%	5.54%	5.55%	5.56%
73	0.00%	5.50%	5.51%	5.52%	5.53%	5.54%	5.55%	5.56%	5.57%	5.58%	5.59%
74	0.00%	5.55%	5.56%	5.57%	5.58%	5.59%	5.60%	5.61%	5.62%	5.63%	5.64%
75	0.00%	5.60%	5.61%	5.62%	5.63%	5.64%	5.65%	5.66%	5.67%	5.68%	5.69%
76	0.00%	5.66%	5.67%	5.68%	5.69%	5.70%	5.71%	5.72%	5.73%	5.74%	5.75%
77	0.00%	5.66%	5.72%	5.75%	5.76%	5.77%	5.78%	5.79%	5.80%	5.81%	5.82%
78	0.00%	5.70%	5.76%	5.81%	5.83%	5.84%	5.85%	5.86%	5.87%	5.88%	5.89%
79	0.00%	5.87%	5.88%	5.89%	5.90%	5.91%	5.92%	5.93%	5.94%	5.95%	5.96%
80	0.00%	5.94%	5.95%	5.96%	5.97%	5.98%	5.99%	6.00%	6.01%	6.02%	6.03%

## F&G 1-2-3® FUTURE INCOME

### Lifetime Income Payout Percentages, Joint Life

The initial MALIA is equal to the Lifetime Income Payout Percentage times the Income Base. The resulting income reflects the impact of the Income Base Bonus Multiplier, Interest Credit Multipliers, interest credits based on the client's allocations, withdrawals, and the age and duration income starts. The Lifetime Income Payout Percentages vary for single and joint lives.

Attained Age	Duration										
	Year 0-9	Year 10	Year 11	Year 12	Year 13	Year 14	Year 15	Year 16	Year 17	Year 18	Year 19
50	0.00%	1.16%	1.17%	1.18%	1.19%	1.20%	1.21%	1.22%	1.23%	1.24%	1.25%
51	0.00%	1.36%	1.37%	1.38%	1.39%	1.40%	1.41%	1.42%	1.43%	1.44%	1.45%
52	0.00%	1.56%	1.57%	1.58%	1.59%	1.60%	1.61%	1.62%	1.63%	1.64%	1.65%
53	0.00%	1.76%	1.77%	1.78%	1.79%	1.80%	1.81%	1.82%	1.83%	1.84%	1.85%
54	0.00%	1.96%	1.97%	1.98%	1.99%	2.00%	2.01%	2.02%	2.03%	2.04%	2.05%
55	0.00%	2.16%	2.17%	2.18%	2.19%	2.20%	2.21%	2.22%	2.23%	2.24%	2.25%
56	0.00%	2.36%	2.37%	2.38%	2.39%	2.40%	2.41%	2.42%	2.43%	2.44%	2.45%
57	0.00%	2.56%	2.57%	2.58%	2.59%	2.60%	2.61%	2.62%	2.63%	2.64%	2.65%
58	0.00%	2.76%	2.77%	2.78%	2.79%	2.80%	2.81%	2.82%	2.83%	2.84%	2.85%
59	0.00%	2.96%	2.97%	2.98%	2.99%	3.00%	3.01%	3.02%	3.03%	3.04%	3.05%
60	0.00%	3.16%	3.17%	3.18%	3.19%	3.20%	3.21%	3.22%	3.23%	3.24%	3.25%
61	0.00%	3.41%	3.42%	3.43%	3.44%	3.45%	3.46%	3.47%	3.48%	3.49%	3.50%
62	0.00%	3.66%	3.67%	3.68%	3.69%	3.70%	3.71%	3.72%	3.73%	3.74%	3.75%
63	0.00%	3.91%	3.92%	3.93%	3.94%	3.95%	3.96%	3.97%	3.98%	3.99%	4.00%
64	0.00%	4.16%	4.17%	4.18%	4.19%	4.20%	4.21%	4.22%	4.23%	4.24%	4.25%
65	0.00%	4.41%	4.42%	4.43%	4.44%	4.45%	4.46%	4.47%	4.48%	4.49%	4.50%
66	0.00%	4.50%	4.51%	4.52%	4.53%	4.54%	4.55%	4.56%	4.57%	4.58%	4.59%
67	0.00%	4.55%	4.56%	4.57%	4.58%	4.59%	4.60%	4.61%	4.62%	4.63%	4.64%
68	0.00%	4.65%	4.66%	4.67%	4.68%	4.69%	4.70%	4.71%	4.72%	4.73%	4.74%
69	0.00%	4.70%	4.71%	4.72%	4.73%	4.74%	4.75%	4.76%	4.77%	4.78%	4.79%
70	0.00%	4.84%	4.85%	4.86%	4.87%	4.88%	4.89%	4.90%	4.91%	4.92%	4.93%
71	0.00%	4.93%	4.94%	4.95%	4.96%	4.97%	4.98%	4.99%	5.00%	5.01%	5.02%
72	0.00%	4.97%	4.98%	4.99%	5.00%	5.01%	5.02%	5.03%	5.04%	5.05%	5.06%
73	0.00%	5.00%	5.01%	5.02%	5.03%	5.04%	5.05%	5.06%	5.07%	5.08%	5.09%
74	0.00%	5.05%	5.06%	5.07%	5.08%	5.09%	5.10%	5.11%	5.12%	5.13%	5.14%
75	0.00%	5.10%	5.11%	5.12%	5.13%	5.14%	5.15%	5.16%	5.17%	5.18%	5.19%
76	0.00%	5.16%	5.17%	5.18%	5.19%	5.20%	5.21%	5.22%	5.23%	5.24%	5.25%
77	0.00%	5.16%	5.22%	5.25%	5.26%	5.27%	5.28%	5.29%	5.30%	5.31%	5.32%
78	0.00%	5.20%	5.26%	5.31%	5.33%	5.34%	5.35%	5.36%	5.37%	5.38%	5.39%
79	0.00%	5.37%	5.38%	5.39%	5.40%	5.41%	5.42%	5.43%	5.44%	5.45%	5.46%
80	0.00%	5.44%	5.45%	5.46%	5.47%	5.48%	5.49%	5.50%	5.51%	5.52%	5.53%

"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 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.

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.

Payout percentages are subject to change. Payout percentages vary by age and duration. Review the policy for details.

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.

An additional bonus interest rate is paid on this contract. Annuities that offer bonus interest features may have higher fees and charges, longer surrender charge periods, lower credited interest rates and/or lower cap rates than annuities that do not provide the bonus feature.

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.