



F&G Safe Income Advantage[®] Fixed Indexed Annuity Guaranteed Minimum Withdrawal Percentages

F&G Safe Income Advantage[®] is designed to help you maximize guaranteed income for your clients by offering:

- A 7.2% compounding roll-up that will double your clients' income base in 10 years
- Daily crediting of the roll-up to the income base so your clients can retire on the day *they* choose
- An included impairment multiplier that can increase their income when they need it the most

These key features work together to create powerful guaranteed income for your clients and should be considered in totality when evaluating Safe Income Advantage as an income solution for your clients.

How the guaranteed withdrawal payment is calculated:

At the beginning of the withdrawal period, the guaranteed withdrawal payment is equal to the applicable (single or joint) guaranteed withdrawal percentage multiplied by the income base. The guaranteed withdrawal payment percentages are age and duration based and may vary based on which income election chosen.

Your clients have the choice between:

- The **level income option**, which provides a guaranteed withdrawal payment that is level.
- The **increasing income - fixed option**, which provides a guaranteed withdrawal payment that increases by the increasing income percentage each policy year.
- The **increasing income - inflation-based** option provides a guaranteed withdrawal payment with the potential to increase based on increases in the Consumer Price Index (CPI-U).

Increases end when the account value becomes \$0. Please refer to the Statement of Understanding (SOU) for full product details.

How to read the guaranteed minimum withdrawal 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 annuitant, based on younger annuitant'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 income in the first contract year, Year 0 would apply.

F&G SAFE INCOME ADVANTAGE – LEVEL INCOME

Guaranteed Minimum Withdrawal Percentages, Single Life

| 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 | 5.01% | 5.01% | 5.01% | 5.01% | 5.01% | 5.01% | 5.01% | 5.01% | 5.01% | 5.01% | 5.01% |
| 51 | 5.11% | 5.13% | 5.13% | 5.13% | 5.13% | 5.13% | 5.13% | 5.13% | 5.13% | 5.13% | 5.13% |
| 52 | 5.22% | 5.23% | 5.40% | 5.40% | 5.40% | 5.40% | 5.40% | 5.40% | 5.40% | 5.40% | 5.40% |
| 53 | 5.34% | 5.34% | 5.50% | 5.44% | 5.44% | 5.44% | 5.44% | 5.44% | 5.44% | 5.44% | 5.44% |
| 54 | 5.48% | 5.52% | 5.62% | 5.59% | 5.55% | 5.55% | 5.55% | 5.55% | 5.55% | 5.55% | 5.55% |
| 55 | 5.68% | 5.77% | 5.82% | 5.84% | 5.78% | 5.68% | 5.68% | 5.68% | 5.68% | 5.68% | 5.68% |
| 56 | 5.88% | 5.88% | 5.97% | 5.96% | 5.99% | 5.79% | 5.82% | 5.82% | 5.82% | 5.82% | 5.82% |
| 57 | 6.01% | 6.01% | 6.09% | 6.09% | 6.09% | 6.04% | 5.93% | 5.91% | 5.91% | 5.91% | 5.91% |
| 58 | 6.21% | 6.14% | 6.29% | 6.21% | 6.21% | 6.16% | 6.10% | 6.02% | 5.92% | 5.92% | 5.92% |
| 59 | 6.46% | 6.43% | 6.55% | 6.43% | 6.42% | 6.34% | 6.31% | 6.24% | 6.13% | 6.03% | 6.03% |
| 60 | 6.86% | 6.72% | 6.76% | 6.62% | 6.62% | 6.51% | 6.49% | 6.46% | 6.35% | 6.24% | 6.14% |
| 61 | 7.03% | 7.12% | 6.99% | 6.90% | 6.80% | 6.71% | 6.71% | 6.67% | 6.56% | 6.44% | 6.33% |
| 62 | 7.32% | 7.32% | 7.37% | 7.40% | 7.34% | 7.28% | 6.87% | 6.83% | 6.72% | 6.61% | 6.49% |
| 63 | 7.48% | 7.49% | 7.52% | 7.52% | 7.52% | 7.43% | 7.29% | 6.97% | 6.84% | 6.73% | 6.62% |
| 64 | 7.59% | 7.59% | 7.67% | 7.67% | 7.64% | 7.58% | 7.44% | 7.30% | 6.98% | 6.85% | 6.74% |
| 65 | 7.70% | 7.71% | 7.82% | 7.83% | 7.82% | 7.77% | 7.59% | 7.45% | 7.31% | 6.99% | 6.86% |
| 66 | 7.82% | 7.80% | 7.93% | 7.93% | 7.90% | 7.85% | 7.78% | 7.60% | 7.46% | 7.32% | 7.00% |
| 67 | 7.86% | 7.91% | 8.03% | 8.03% | 8.00% | 7.94% | 7.86% | 7.79% | 7.61% | 7.47% | 7.33% |
| 68 | 8.02% | 8.04% | 8.14% | 8.13% | 8.10% | 8.04% | 7.95% | 7.87% | 7.80% | 7.62% | 7.48% |
| 69 | 8.11% | 8.12% | 8.23% | 8.23% | 8.20% | 8.14% | 8.05% | 7.96% | 7.88% | 7.81% | 7.63% |
| 70 | 8.29% | 8.29% | 8.33% | 8.34% | 8.32% | 8.28% | 8.16% | 8.06% | 7.97% | 7.89% | 7.82% |
| 71 | 8.30% | 8.33% | 8.40% | 8.36% | 8.35% | 8.33% | 8.29% | 8.17% | 8.07% | 7.98% | 7.90% |
| 72 | 8.31% | 8.41% | 8.50% | 8.46% | 8.43% | 8.36% | 8.34% | 8.30% | 8.18% | 8.08% | 7.99% |
| 73 | 8.32% | 8.48% | 8.60% | 8.59% | 8.55% | 8.44% | 8.37% | 8.35% | 8.31% | 8.19% | 8.09% |
| 74 | 8.35% | 8.52% | 8.74% | 8.74% | 8.64% | 8.56% | 8.48% | 8.39% | 8.36% | 8.32% | 8.20% |
| 75 | 8.39% | 8.56% | 8.77% | 8.88% | 8.80% | 8.67% | 8.57% | 8.49% | 8.40% | 8.37% | 8.33% |
| 76 | 8.43% | 8.60% | 8.82% | 8.89% | 8.94% | 8.85% | 8.69% | 8.59% | 8.50% | 8.41% | 8.38% |
| 77 | 8.47% | 8.65% | 8.84% | 8.93% | 8.99% | 8.99% | 8.89% | 8.70% | 8.60% | 8.51% | 8.42% |
| 78 | 8.51% | 8.68% | 8.88% | 8.97% | 9.02% | 9.04% | 9.03% | 8.90% | 8.71% | 8.61% | 8.52% |
| 79 | 8.55% | 8.72% | 8.92% | 9.01% | 9.06% | 9.07% | 9.07% | 9.04% | 8.91% | 8.72% | 8.62% |
| 80 | 8.59% | 8.76% | 8.96% | 9.05% | 9.10% | 9.11% | 9.11% | 9.08% | 9.05% | 8.92% | 8.73% |

F&G SAFE INCOME ADVANTAGE – LEVEL INCOME

Guaranteed Minimum Withdrawal Percentages, Joint Lives

| Attained Age of Younger Owner | Duration | | | | | | | | | | |
|-------------------------------|----------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------|
| | Year 0 | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8 | Year 9 | Year 10 |
| 50 | 4.31% | 4.31% | 4.31% | 4.31% | 4.31% | 4.31% | 4.31% | 4.31% | 4.31% | 4.31% | 4.31% |
| 51 | 4.41% | 4.43% | 4.43% | 4.43% | 4.43% | 4.43% | 4.43% | 4.43% | 4.43% | 4.43% | 4.43% |
| 52 | 4.52% | 4.53% | 4.70% | 4.70% | 4.70% | 4.70% | 4.70% | 4.70% | 4.70% | 4.70% | 4.70% |
| 53 | 4.64% | 4.64% | 4.80% | 4.74% | 4.74% | 4.74% | 4.74% | 4.74% | 4.74% | 4.74% | 4.74% |
| 54 | 4.78% | 4.82% | 4.92% | 4.89% | 4.85% | 4.85% | 4.85% | 4.85% | 4.85% | 4.85% | 4.85% |
| 55 | 4.98% | 5.07% | 5.12% | 5.14% | 5.08% | 4.98% | 4.98% | 4.98% | 4.98% | 4.98% | 4.98% |
| 56 | 5.18% | 5.18% | 5.27% | 5.26% | 5.29% | 5.09% | 5.12% | 5.12% | 5.12% | 5.12% | 5.12% |
| 57 | 5.31% | 5.31% | 5.39% | 5.39% | 5.39% | 5.34% | 5.23% | 5.21% | 5.21% | 5.21% | 5.21% |
| 58 | 5.51% | 5.44% | 5.59% | 5.51% | 5.51% | 5.46% | 5.40% | 5.32% | 5.22% | 5.22% | 5.22% |
| 59 | 5.76% | 5.73% | 5.85% | 5.73% | 5.72% | 5.64% | 5.61% | 5.54% | 5.43% | 5.33% | 5.33% |
| 60 | 6.16% | 6.02% | 6.06% | 5.92% | 5.92% | 5.81% | 5.79% | 5.76% | 5.65% | 5.54% | 5.44% |
| 61 | 6.33% | 6.42% | 6.29% | 6.20% | 6.10% | 6.01% | 6.01% | 5.97% | 5.86% | 5.74% | 5.63% |
| 62 | 6.62% | 6.62% | 6.67% | 6.70% | 6.64% | 6.58% | 6.17% | 6.13% | 6.02% | 5.91% | 5.79% |
| 63 | 6.78% | 6.79% | 6.82% | 6.82% | 6.82% | 6.73% | 6.59% | 6.27% | 6.14% | 6.03% | 5.92% |
| 64 | 6.89% | 6.89% | 6.97% | 6.97% | 6.94% | 6.88% | 6.74% | 6.60% | 6.28% | 6.15% | 6.04% |
| 65 | 7.00% | 7.01% | 7.12% | 7.13% | 7.12% | 7.07% | 6.89% | 6.75% | 6.61% | 6.29% | 6.16% |
| 66 | 7.12% | 7.10% | 7.23% | 7.23% | 7.20% | 7.15% | 7.08% | 6.90% | 6.76% | 6.62% | 6.30% |
| 67 | 7.16% | 7.21% | 7.33% | 7.33% | 7.30% | 7.24% | 7.16% | 7.09% | 6.91% | 6.77% | 6.63% |
| 68 | 7.32% | 7.34% | 7.44% | 7.43% | 7.40% | 7.34% | 7.25% | 7.17% | 7.10% | 6.92% | 6.78% |
| 69 | 7.41% | 7.42% | 7.53% | 7.53% | 7.50% | 7.44% | 7.35% | 7.26% | 7.18% | 7.11% | 6.93% |
| 70 | 7.59% | 7.59% | 7.63% | 7.64% | 7.62% | 7.58% | 7.46% | 7.36% | 7.27% | 7.19% | 7.12% |
| 71 | 7.60% | 7.63% | 7.70% | 7.66% | 7.65% | 7.63% | 7.59% | 7.47% | 7.37% | 7.28% | 7.20% |
| 72 | 7.61% | 7.71% | 7.80% | 7.76% | 7.73% | 7.66% | 7.64% | 7.60% | 7.48% | 7.38% | 7.29% |
| 73 | 7.62% | 7.78% | 7.90% | 7.89% | 7.85% | 7.74% | 7.67% | 7.65% | 7.61% | 7.49% | 7.39% |
| 74 | 7.65% | 7.82% | 8.04% | 8.04% | 7.94% | 7.86% | 7.78% | 7.69% | 7.66% | 7.62% | 7.50% |
| 75 | 7.69% | 7.86% | 8.07% | 8.18% | 8.10% | 7.97% | 7.87% | 7.79% | 7.70% | 7.67% | 7.63% |
| 76 | 7.73% | 7.90% | 8.12% | 8.19% | 8.24% | 8.15% | 7.99% | 7.89% | 7.80% | 7.71% | 7.68% |
| 77 | 7.77% | 7.95% | 8.14% | 8.23% | 8.29% | 8.29% | 8.19% | 8.00% | 7.90% | 7.81% | 7.72% |
| 78 | 7.81% | 7.98% | 8.18% | 8.27% | 8.32% | 8.34% | 8.33% | 8.20% | 8.01% | 7.91% | 7.82% |
| 79 | 7.85% | 8.02% | 8.22% | 8.31% | 8.36% | 8.37% | 8.37% | 8.34% | 8.21% | 8.02% | 7.92% |
| 80 | 7.89% | 8.06% | 8.26% | 8.35% | 8.40% | 8.41% | 8.41% | 8.38% | 8.35% | 8.22% | 8.03% |

F&G SAFE INCOME ADVANTAGE – CPI-U INCREASES

Guaranteed Minimum Withdrawal Percentages, Single Life

| 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 | 4.25% | 4.25% | 4.25% | 4.25% | 4.25% | 4.25% | 4.25% | 4.25% | 4.25% | 4.25% | 4.25% |
| 51 | 4.33% | 4.35% | 4.35% | 4.35% | 4.35% | 4.35% | 4.35% | 4.35% | 4.35% | 4.35% | 4.35% |
| 52 | 4.43% | 4.44% | 4.58% | 4.58% | 4.58% | 4.58% | 4.58% | 4.58% | 4.58% | 4.58% | 4.58% |
| 53 | 4.53% | 4.53% | 4.67% | 4.62% | 4.62% | 4.62% | 4.62% | 4.62% | 4.62% | 4.62% | 4.62% |
| 54 | 4.65% | 4.69% | 4.77% | 4.75% | 4.71% | 4.71% | 4.71% | 4.71% | 4.71% | 4.71% | 4.71% |
| 55 | 4.82% | 4.90% | 4.94% | 4.96% | 4.91% | 4.82% | 4.82% | 4.82% | 4.82% | 4.82% | 4.82% |
| 56 | 5.00% | 5.00% | 5.07% | 5.07% | 5.09% | 4.92% | 4.95% | 4.95% | 4.95% | 4.95% | 4.95% |
| 57 | 5.11% | 5.11% | 5.18% | 5.18% | 5.18% | 5.14% | 5.04% | 5.03% | 5.03% | 5.03% | 5.03% |
| 58 | 5.29% | 5.23% | 5.35% | 5.29% | 5.29% | 5.24% | 5.19% | 5.12% | 5.04% | 5.04% | 5.04% |
| 59 | 5.50% | 5.48% | 5.58% | 5.48% | 5.47% | 5.40% | 5.38% | 5.32% | 5.22% | 5.14% | 5.14% |
| 60 | 5.85% | 5.73% | 5.76% | 5.64% | 5.64% | 5.55% | 5.53% | 5.51% | 5.41% | 5.32% | 5.23% |
| 61 | 6.00% | 6.08% | 5.97% | 5.89% | 5.80% | 5.73% | 5.73% | 5.69% | 5.60% | 5.50% | 5.40% |
| 62 | 6.26% | 6.26% | 6.30% | 6.32% | 6.27% | 6.22% | 5.87% | 5.84% | 5.74% | 5.65% | 5.55% |
| 63 | 6.40% | 6.41% | 6.43% | 6.43% | 6.43% | 6.36% | 6.24% | 5.96% | 5.85% | 5.76% | 5.66% |
| 64 | 6.50% | 6.50% | 6.57% | 6.57% | 6.55% | 6.49% | 6.37% | 6.25% | 5.98% | 5.87% | 5.77% |
| 65 | 6.61% | 6.62% | 6.71% | 6.72% | 6.71% | 6.67% | 6.51% | 6.39% | 6.27% | 6.00% | 5.89% |
| 66 | 6.72% | 6.70% | 6.82% | 6.82% | 6.79% | 6.75% | 6.69% | 6.53% | 6.41% | 6.29% | 6.02% |
| 67 | 6.77% | 6.81% | 6.91% | 6.91% | 6.89% | 6.84% | 6.77% | 6.71% | 6.55% | 6.43% | 6.31% |
| 68 | 6.92% | 6.94% | 7.02% | 7.01% | 6.99% | 6.94% | 6.86% | 6.79% | 6.73% | 6.57% | 6.45% |
| 69 | 7.01% | 7.02% | 7.12% | 7.12% | 7.09% | 7.04% | 6.96% | 6.88% | 6.81% | 6.75% | 6.60% |
| 70 | 7.19% | 7.19% | 7.22% | 7.23% | 7.21% | 7.18% | 7.07% | 6.99% | 6.91% | 6.84% | 6.78% |
| 71 | 7.21% | 7.24% | 7.30% | 7.27% | 7.26% | 7.24% | 7.20% | 7.10% | 7.01% | 6.93% | 6.87% |
| 72 | 7.24% | 7.33% | 7.41% | 7.37% | 7.35% | 7.29% | 7.27% | 7.23% | 7.13% | 7.04% | 6.96% |
| 73 | 7.27% | 7.41% | 7.52% | 7.51% | 7.47% | 7.38% | 7.32% | 7.30% | 7.26% | 7.16% | 7.07% |
| 74 | 7.32% | 7.47% | 7.66% | 7.66% | 7.58% | 7.51% | 7.44% | 7.36% | 7.33% | 7.30% | 7.19% |
| 75 | 7.39% | 7.54% | 7.73% | 7.83% | 7.76% | 7.64% | 7.55% | 7.48% | 7.40% | 7.38% | 7.34% |
| 76 | 7.46% | 7.61% | 7.80% | 7.86% | 7.91% | 7.83% | 7.69% | 7.60% | 7.52% | 7.44% | 7.41% |
| 77 | 7.54% | 7.70% | 7.87% | 7.95% | 8.01% | 8.01% | 7.92% | 7.75% | 7.66% | 7.58% | 7.50% |
| 78 | 7.63% | 7.79% | 7.97% | 8.05% | 8.09% | 8.11% | 8.10% | 7.98% | 7.81% | 7.72% | 7.64% |
| 79 | 7.71% | 7.86% | 8.04% | 8.13% | 8.17% | 8.18% | 8.18% | 8.15% | 8.04% | 7.86% | 7.77% |
| 80 | 7.80% | 7.96% | 8.14% | 8.22% | 8.27% | 8.28% | 8.28% | 8.25% | 8.22% | 8.10% | 7.93% |

F&G SAFE INCOME ADVANTAGE – CPI-U INCREASES

Guaranteed Minimum Withdrawal Percentages, Joint Lives

| Attained Age of Younger Owner | Duration | | | | | | | | | | |
|-------------------------------|----------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------|
| | Year 0 | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8 | Year 9 | Year 10 |
| 50 | 3.88% | 3.88% | 3.88% | 3.88% | 3.88% | 3.88% | 3.88% | 3.88% | 3.88% | 3.88% | 3.88% |
| 51 | 3.95% | 3.96% | 3.96% | 3.96% | 3.96% | 3.96% | 3.96% | 3.96% | 3.96% | 3.96% | 3.96% |
| 52 | 4.02% | 4.03% | 4.16% | 4.16% | 4.16% | 4.16% | 4.16% | 4.16% | 4.16% | 4.16% | 4.16% |
| 53 | 4.10% | 4.10% | 4.22% | 4.17% | 4.17% | 4.17% | 4.17% | 4.17% | 4.17% | 4.17% | 4.17% |
| 54 | 4.19% | 4.22% | 4.29% | 4.27% | 4.24% | 4.24% | 4.24% | 4.24% | 4.24% | 4.24% | 4.24% |
| 55 | 4.32% | 4.39% | 4.43% | 4.45% | 4.40% | 4.32% | 4.32% | 4.32% | 4.32% | 4.32% | 4.32% |
| 56 | 4.46% | 4.46% | 4.53% | 4.52% | 4.54% | 4.41% | 4.41% | 4.41% | 4.41% | 4.41% | 4.41% |
| 57 | 4.54% | 4.54% | 4.60% | 4.60% | 4.60% | 4.56% | 4.48% | 4.47% | 4.47% | 4.47% | 4.47% |
| 58 | 4.67% | 4.62% | 4.73% | 4.67% | 4.67% | 4.64% | 4.59% | 4.53% | 4.48% | 4.48% | 4.48% |
| 59 | 4.84% | 4.82% | 4.91% | 4.82% | 4.81% | 4.75% | 4.73% | 4.68% | 4.60% | 4.52% | 4.52% |
| 60 | 5.12% | 5.02% | 5.05% | 4.94% | 4.94% | 4.86% | 4.85% | 4.82% | 4.74% | 4.66% | 4.58% |
| 61 | 5.23% | 5.30% | 5.20% | 5.13% | 5.06% | 4.99% | 4.99% | 4.96% | 4.88% | 4.79% | 4.71% |
| 62 | 5.42% | 5.42% | 5.46% | 5.48% | 5.44% | 5.40% | 5.09% | 5.06% | 4.98% | 4.90% | 4.81% |
| 63 | 5.52% | 5.53% | 5.55% | 5.55% | 5.55% | 5.49% | 5.41% | 5.15% | 5.07% | 4.99% | 4.91% |
| 64 | 5.58% | 5.58% | 5.64% | 5.64% | 5.62% | 5.58% | 5.50% | 5.42% | 5.16% | 5.08% | 5.00% |
| 65 | 5.64% | 5.65% | 5.73% | 5.74% | 5.73% | 5.70% | 5.59% | 5.51% | 5.43% | 5.17% | 5.09% |
| 66 | 5.71% | 5.70% | 5.79% | 5.79% | 5.77% | 5.74% | 5.71% | 5.60% | 5.52% | 5.44% | 5.18% |
| 67 | 5.72% | 5.76% | 5.84% | 5.84% | 5.82% | 5.78% | 5.75% | 5.72% | 5.61% | 5.53% | 5.45% |
| 68 | 5.81% | 5.83% | 5.90% | 5.89% | 5.87% | 5.83% | 5.79% | 5.76% | 5.73% | 5.62% | 5.54% |
| 69 | 5.86% | 5.86% | 5.94% | 5.94% | 5.92% | 5.88% | 5.84% | 5.80% | 5.77% | 5.74% | 5.63% |
| 70 | 5.96% | 5.96% | 5.99% | 6.00% | 5.98% | 5.96% | 5.89% | 5.85% | 5.81% | 5.78% | 5.75% |
| 71 | 5.95% | 5.97% | 6.02% | 6.00% | 6.01% | 5.99% | 5.97% | 5.90% | 5.86% | 5.82% | 5.79% |
| 72 | 5.93% | 6.00% | 6.06% | 6.04% | 6.01% | 6.02% | 6.00% | 5.98% | 5.91% | 5.87% | 5.83% |
| 73 | 5.91% | 6.02% | 6.11% | 6.10% | 6.07% | 6.02% | 6.03% | 6.01% | 5.99% | 5.92% | 5.88% |
| 74 | 5.91% | 6.03% | 6.18% | 6.18% | 6.11% | 6.08% | 6.03% | 6.04% | 6.02% | 6.00% | 5.93% |
| 75 | 5.91% | 6.03% | 6.18% | 6.26% | 6.20% | 6.12% | 6.09% | 6.04% | 6.05% | 6.03% | 6.01% |
| 76 | 5.91% | 6.03% | 6.19% | 6.24% | 6.27% | 6.21% | 6.13% | 6.10% | 6.05% | 6.06% | 6.04% |
| 77 | 5.92% | 6.04% | 6.18% | 6.24% | 6.28% | 6.28% | 6.22% | 6.14% | 6.11% | 6.06% | 6.07% |
| 78 | 5.92% | 6.04% | 6.18% | 6.24% | 6.27% | 6.29% | 6.29% | 6.23% | 6.15% | 6.12% | 6.07% |
| 79 | 5.92% | 6.04% | 6.18% | 6.24% | 6.27% | 6.28% | 6.30% | 6.30% | 6.24% | 6.16% | 6.13% |
| 80 | 5.93% | 6.05% | 6.19% | 6.25% | 6.28% | 6.29% | 6.29% | 6.31% | 6.31% | 6.25% | 6.17% |

F&G SAFE INCOME ADVANTAGE – FIXED INCREASES

Guaranteed Minimum Withdrawal Percentages, Single Life

| 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 | 3.87% | 3.87% | 3.87% | 3.87% | 3.87% | 3.87% | 3.87% | 3.87% | 3.87% | 3.87% | 3.87% |
| 51 | 3.95% | 3.96% | 3.96% | 3.96% | 3.96% | 3.96% | 3.96% | 3.96% | 3.96% | 3.96% | 3.96% |
| 52 | 4.04% | 4.04% | 4.18% | 4.18% | 4.18% | 4.18% | 4.18% | 4.18% | 4.18% | 4.18% | 4.18% |
| 53 | 4.13% | 4.13% | 4.26% | 4.21% | 4.21% | 4.21% | 4.21% | 4.21% | 4.21% | 4.21% | 4.21% |
| 54 | 4.25% | 4.28% | 4.35% | 4.33% | 4.30% | 4.30% | 4.30% | 4.30% | 4.30% | 4.30% | 4.30% |
| 55 | 4.41% | 4.47% | 4.51% | 4.53% | 4.48% | 4.41% | 4.41% | 4.41% | 4.41% | 4.41% | 4.41% |
| 56 | 4.57% | 4.57% | 4.64% | 4.63% | 4.65% | 4.50% | 4.52% | 4.52% | 4.52% | 4.52% | 4.52% |
| 57 | 4.67% | 4.67% | 4.74% | 4.74% | 4.74% | 4.70% | 4.61% | 4.60% | 4.60% | 4.60% | 4.60% |
| 58 | 4.84% | 4.78% | 4.90% | 4.84% | 4.84% | 4.80% | 4.75% | 4.69% | 4.61% | 4.61% | 4.61% |
| 59 | 5.04% | 5.01% | 5.11% | 5.01% | 5.01% | 4.94% | 4.92% | 4.87% | 4.78% | 4.70% | 4.70% |
| 60 | 5.36% | 5.25% | 5.28% | 5.17% | 5.17% | 5.09% | 5.07% | 5.05% | 4.96% | 4.87% | 4.80% |
| 61 | 5.50% | 5.57% | 5.47% | 5.40% | 5.32% | 5.25% | 5.25% | 5.22% | 5.13% | 5.04% | 4.95% |
| 62 | 5.74% | 5.74% | 5.78% | 5.80% | 5.76% | 5.71% | 5.39% | 5.36% | 5.27% | 5.18% | 5.09% |
| 63 | 5.88% | 5.89% | 5.91% | 5.91% | 5.91% | 5.84% | 5.73% | 5.48% | 5.38% | 5.29% | 5.20% |
| 64 | 5.98% | 5.98% | 6.04% | 6.04% | 6.02% | 5.97% | 5.86% | 5.75% | 5.50% | 5.40% | 5.31% |
| 65 | 6.08% | 6.09% | 6.18% | 6.19% | 6.18% | 6.14% | 6.00% | 5.89% | 5.77% | 5.52% | 5.42% |
| 66 | 6.20% | 6.18% | 6.28% | 6.28% | 6.26% | 6.22% | 6.16% | 6.02% | 5.91% | 5.80% | 5.55% |
| 67 | 6.25% | 6.29% | 6.38% | 6.38% | 6.36% | 6.31% | 6.25% | 6.19% | 6.05% | 5.94% | 5.82% |
| 68 | 6.39% | 6.41% | 6.49% | 6.48% | 6.46% | 6.41% | 6.34% | 6.27% | 6.22% | 6.08% | 5.96% |
| 69 | 6.49% | 6.50% | 6.59% | 6.59% | 6.56% | 6.51% | 6.44% | 6.37% | 6.31% | 6.25% | 6.10% |
| 70 | 6.66% | 6.66% | 6.69% | 6.70% | 6.68% | 6.65% | 6.55% | 6.47% | 6.40% | 6.34% | 6.28% |
| 71 | 6.69% | 6.72% | 6.78% | 6.74% | 6.74% | 6.72% | 6.69% | 6.59% | 6.51% | 6.44% | 6.37% |
| 72 | 6.73% | 6.81% | 6.89% | 6.85% | 6.83% | 6.77% | 6.76% | 6.72% | 6.63% | 6.55% | 6.47% |
| 73 | 6.77% | 6.90% | 7.00% | 6.99% | 6.96% | 6.87% | 6.81% | 6.80% | 6.76% | 6.67% | 6.59% |
| 74 | 6.83% | 6.97% | 7.15% | 7.15% | 7.07% | 7.00% | 6.94% | 6.86% | 6.84% | 6.81% | 6.71% |
| 75 | 6.92% | 7.06% | 7.23% | 7.32% | 7.26% | 7.15% | 7.07% | 7.00% | 6.93% | 6.90% | 6.87% |
| 76 | 6.99% | 7.13% | 7.31% | 7.37% | 7.41% | 7.34% | 7.20% | 7.12% | 7.05% | 6.97% | 6.95% |
| 77 | 7.10% | 7.25% | 7.41% | 7.48% | 7.53% | 7.53% | 7.45% | 7.29% | 7.21% | 7.13% | 7.06% |
| 78 | 7.21% | 7.35% | 7.52% | 7.60% | 7.64% | 7.66% | 7.65% | 7.54% | 7.38% | 7.29% | 7.22% |
| 79 | 7.30% | 7.45% | 7.62% | 7.69% | 7.74% | 7.75% | 7.75% | 7.72% | 7.61% | 7.45% | 7.36% |
| 80 | 7.42% | 7.56% | 7.74% | 7.81% | 7.86% | 7.87% | 7.87% | 7.84% | 7.81% | 7.70% | 7.54% |

F&G SAFE INCOME ADVANTAGE – FIXED INCREASES

Guaranteed Minimum Withdrawal Percentages, Joint Lives

| Attained Age of Younger Owner | Duration | | | | | | | | | | |
|-------------------------------|----------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------|
| | Year 0 | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8 | Year 9 | Year 10 |
| 50 | 3.52% | 3.52% | 3.52% | 3.52% | 3.52% | 3.52% | 3.52% | 3.52% | 3.52% | 3.52% | 3.52% |
| 51 | 3.58% | 3.60% | 3.60% | 3.60% | 3.60% | 3.60% | 3.60% | 3.60% | 3.60% | 3.60% | 3.60% |
| 52 | 3.65% | 3.66% | 3.77% | 3.77% | 3.77% | 3.77% | 3.77% | 3.77% | 3.77% | 3.77% | 3.77% |
| 53 | 3.72% | 3.72% | 3.83% | 3.79% | 3.79% | 3.79% | 3.79% | 3.79% | 3.79% | 3.79% | 3.79% |
| 54 | 3.81% | 3.83% | 3.90% | 3.88% | 3.85% | 3.85% | 3.85% | 3.85% | 3.85% | 3.85% | 3.85% |
| 55 | 3.93% | 3.99% | 4.03% | 4.04% | 4.00% | 3.93% | 3.93% | 3.93% | 3.93% | 3.93% | 3.93% |
| 56 | 4.06% | 4.06% | 4.12% | 4.11% | 4.13% | 4.01% | 4.02% | 4.02% | 4.02% | 4.02% | 4.02% |
| 57 | 4.13% | 4.13% | 4.19% | 4.19% | 4.19% | 4.15% | 4.08% | 4.06% | 4.06% | 4.06% | 4.06% |
| 58 | 4.26% | 4.21% | 4.31% | 4.26% | 4.26% | 4.22% | 4.18% | 4.13% | 4.07% | 4.07% | 4.07% |
| 59 | 4.41% | 4.39% | 4.47% | 4.39% | 4.39% | 4.33% | 4.31% | 4.26% | 4.19% | 4.12% | 4.12% |
| 60 | 4.67% | 4.58% | 4.60% | 4.51% | 4.51% | 4.43% | 4.42% | 4.40% | 4.32% | 4.25% | 4.18% |
| 61 | 4.77% | 4.83% | 4.74% | 4.68% | 4.62% | 4.55% | 4.55% | 4.53% | 4.45% | 4.37% | 4.30% |
| 62 | 4.95% | 4.95% | 4.99% | 5.01% | 4.97% | 4.93% | 4.65% | 4.62% | 4.55% | 4.47% | 4.39% |
| 63 | 5.05% | 5.05% | 5.07% | 5.07% | 5.07% | 5.01% | 4.94% | 4.70% | 4.63% | 4.56% | 4.48% |
| 64 | 5.11% | 5.11% | 5.16% | 5.16% | 5.14% | 5.10% | 5.02% | 4.95% | 4.71% | 4.64% | 4.57% |
| 65 | 5.16% | 5.17% | 5.25% | 5.25% | 5.25% | 5.21% | 5.11% | 5.03% | 4.96% | 4.72% | 4.65% |
| 66 | 5.23% | 5.22% | 5.31% | 5.31% | 5.29% | 5.26% | 5.22% | 5.12% | 5.04% | 4.97% | 4.73% |
| 67 | 5.24% | 5.28% | 5.36% | 5.36% | 5.34% | 5.30% | 5.27% | 5.23% | 5.13% | 5.05% | 4.98% |
| 68 | 5.34% | 5.35% | 5.42% | 5.41% | 5.39% | 5.35% | 5.31% | 5.28% | 5.24% | 5.14% | 5.06% |
| 69 | 5.38% | 5.39% | 5.46% | 5.46% | 5.44% | 5.40% | 5.36% | 5.32% | 5.29% | 5.25% | 5.15% |
| 70 | 5.49% | 5.49% | 5.51% | 5.52% | 5.51% | 5.48% | 5.41% | 5.37% | 5.33% | 5.30% | 5.26% |
| 71 | 5.48% | 5.50% | 5.54% | 5.52% | 5.53% | 5.52% | 5.49% | 5.42% | 5.38% | 5.34% | 5.31% |
| 72 | 5.47% | 5.54% | 5.59% | 5.57% | 5.55% | 5.54% | 5.53% | 5.50% | 5.43% | 5.39% | 5.35% |
| 73 | 5.46% | 5.57% | 5.65% | 5.64% | 5.61% | 5.56% | 5.55% | 5.54% | 5.51% | 5.44% | 5.40% |
| 74 | 5.47% | 5.58% | 5.72% | 5.72% | 5.66% | 5.62% | 5.57% | 5.56% | 5.55% | 5.52% | 5.45% |
| 75 | 5.48% | 5.59% | 5.73% | 5.80% | 5.75% | 5.67% | 5.63% | 5.58% | 5.57% | 5.56% | 5.53% |
| 76 | 5.49% | 5.60% | 5.75% | 5.79% | 5.82% | 5.77% | 5.68% | 5.64% | 5.59% | 5.58% | 5.57% |
| 77 | 5.50% | 5.62% | 5.75% | 5.80% | 5.84% | 5.84% | 5.78% | 5.69% | 5.65% | 5.60% | 5.59% |
| 78 | 5.52% | 5.63% | 5.76% | 5.82% | 5.85% | 5.86% | 5.86% | 5.79% | 5.70% | 5.66% | 5.61% |
| 79 | 5.53% | 5.64% | 5.77% | 5.83% | 5.86% | 5.87% | 5.87% | 5.87% | 5.80% | 5.71% | 5.67% |
| 80 | 5.56% | 5.67% | 5.80% | 5.85% | 5.89% | 5.89% | 5.89% | 5.88% | 5.88% | 5.81% | 5.72% |

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