



# Accelerator Plus<sup>®</sup> Series Fixed Indexed Annuity

## Guaranteed Minimum Withdrawal Percentages

Accelerator Plus<sup>®</sup> is designed to help you maximize guaranteed income for your clients by offering:

- A performance multiplier to create an income base up to 175% of the total account value
- A guaranteed 5% annual compounding roll-up added to the client's income base for the first 10 years
- 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 Accelerator Plus 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 client's age-based withdrawal percentage (single or joint) multiplied by the income base.

At the time income starts, the income base will be the greater of:

1. **Performance value** - equal to lesser of:

- a. The client's **first-year premium multiplied by 5<sup>1</sup>**, or
- b. The client's **account value (excluding premiums added after year one) multiplied by the Performance Multiplier**.

The Performance Multiplier starts at 1.075 (100% plus 7.5%) and increases by 7.5% each year. It continues to grow for up to 10 years, but it will stop increasing once the client turns on income, reaches age 85, or hits the 10-year mark - whichever comes first. The highest it can reach is 1.75 (175%).

2. **Roll-up value** - equal to client's first-year premium growing at 5% compound interest annually: for up to 10 years, or when income begins, or age 85<sup>2</sup> (whichever comes first). If you take withdrawals before starting income, the roll-up value is reduced proportionally.

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 to find the withdrawal percentage for either single or joint annuitant.

<sup>1</sup> State variations apply.

<sup>2</sup> The age 85 limit does not apply to HI or IL.

**Guaranteed Minimum Withdrawal Percentages, Single Life & Joint Lives**

Attained Age	Single Annuitant Withdrawal Percentage	Joint Annuitant Withdrawal Percentage
50	3.50%	3.00%
51	3.50%	3.00%
52	3.50%	3.00%
53	3.50%	3.00%
54	3.50%	3.00%
55	4.00%	3.00%
56	4.00%	3.00%
57	4.00%	3.00%
58	4.00%	3.00%
59	4.00%	3.00%
60	4.50%	4.00%
61	4.50%	4.00%
62	4.50%	4.00%
63	4.50%	4.00%
64	4.50%	4.00%
65	5.00%	4.00%
66	5.00%	4.00%
67	5.00%	4.00%
68	5.00%	4.00%
69	5.00%	4.00%
70	5.50%	5.00%
71	5.50%	5.00%
72	5.50%	5.00%
73	5.50%	5.00%
74	5.50%	5.00%
75	6.00%	5.00%

Attained Age	Single Annuitant Withdrawal Percentage	Joint Annuitant Withdrawal Percentage
76	6.00%	5.00%
77	6.00%	5.00%
78	6.00%	5.00%
79	6.00%	5.00%
80	6.50%	6.00%
81	6.50%	6.00%
82	6.50%	6.00%
83	6.50%	6.00%
84	6.50%	6.00%
85	7.00%	6.00%
86	7.00%	6.00%
87	7.00%	6.00%
88	7.00%	6.00%
89	7.00%	6.00%
90	7.00%	6.00%
91	7.00%	6.00%
92	7.00%	6.00%
93	7.00%	6.00%
94	7.00%	6.00%
95	7.00%	6.00%
96	7.00%	6.00%
97	7.00%	6.00%
98	7.00%	6.00%
99	7.00%	6.00%
100	7.00%	6.00%

“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.

Guaranteed minimum withdrawal percentages are subject to change. Guaranteed minimum withdrawal percentages vary by age and duration. 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. 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.

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.