



Prosperity Elite[®] Series Fixed Indexed Annuity Guaranteed Minimum Withdrawal Percentages

Prosperity Elite[®] can provide a protected and long-lasting legacy for clients who want:

- A guaranteed death benefit
- An option to take income just in case they need it in the future
- Payment choices for their beneficiaries

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 begins, the Income Base will be the greatest of the following values:

1. Initial Premium + 18% Bonus

The client's initial premium plus an 18% bonus (bonus applies to the initial premium only).
Reduced proportionally for any withdrawals. Rate subject to change.

2. Initial Premium Growing at 10% Compounded

The initial premium grows at 10% compounded annually for up to 10 years or until income begins (whichever comes first).
Reduced proportionally for any withdrawals. Rate subject to change.

3. Current Account Value

Including any vested premium bonus.

4. Minimum Guaranteed Surrender Value

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.

Guaranteed Minimum Withdrawal Percentages, Single Life & Joint Lives

Attained Age	Single Annuitant Withdrawal Percentage	Joint Annuitant Withdrawal Percentage
50	3.30%	2.80%
51	3.40%	2.90%
52	3.50%	3.00%
53	3.55%	3.05%
54	3.60%	3.10%
55	3.65%	2.65%
56	3.70%	2.70%
57	3.75%	2.75%
58	3.80%	2.80%
59	3.90%	2.90%
60	4.00%	3.50%
61	4.10%	3.60%
62	4.15%	3.65%
63	4.20%	3.70%
64	4.25%	3.75%
65	4.30%	3.30%
66	4.40%	3.40%
67	4.50%	3.50%
68	4.65%	3.65%
69	4.70%	3.70%
70	4.80%	4.30%
71	4.95%	4.45%
72	5.10%	4.60%
73	5.60%	5.10%
74	5.70%	5.20%
75	5.80%	4.80%

Attained Age	Single Annuitant Withdrawal Percentage	Joint Annuitant Withdrawal Percentage
76	5.95%	4.95%
77	6.00%	5.00%
78	6.15%	5.15%
79	6.30%	5.30%
80	6.45%	5.95%
81	6.60%	6.10%
82	6.75%	6.25%
83	6.80%	6.30%
84	6.90%	6.40%
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.

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 stated in the policy. Restart may not be available in all states.