F&G ANNUITIES & LIFE

Experience the Power of Collaborative Thinking

At-a-Glance
Safe Income Advantage℠
Flexible Premium, Deferred, Fixed Indexed Annuity

Eligible ages

Non-qualified: **0-80**
Qualified: **18-80**

- If joint owner, eligibility is based on older owner's age

Premium

Minimum premium: **$10,000**

- $2,000 per interest option
- $1M and over requires home office approval

Interest crediting options

May change allocation among the interest options at the end of index crediting periods.

For market-based interest crediting options with rider charges, a 1.25% annual charge is subtracted from the crediting option's account value at the beginning of the interest crediting period.

[1] Not available in NH.

Index-based interest guaranteed never to go below 0%, even if the index does	
Balanced Asset 5 Index™ (CIBQB05E)	• One-year Annual Point-to-Point (par rate) • Two-year Annual Point-to-Point (spread & par rate)[1] • One-year Annual Point-to-Point (par rate & rider charge) • Two-year Annual Point-to-Point (par rate & rider charge)[1]
S&P 500®	• One-year Monthly Point-to-Point (cap & par rate) • One-year Monthly Average (cap & par rate) • One-year Annual Point-to-Point (cap & par rate) • Point-to-Point Fixed Declared Rate on Index Gain
Fixed crediting set once per year, guaranteed ≥ 1%	

Surrender charge percentages—for withdrawals in year 1, or withdrawals > 10% in years 2-10

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
All states where approved except as noted below *(see state approval chart)*	12%	11%	10%	9%	8%	7%	6%	5%	4%	3%	0%
AK, AL, CA, CT, DE, FL (65+), ID, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

Any time a withdrawal incurs a surrender charge, an MVA will be made.

The MVA is based on a formula that takes into account changes in rates since contract issuance. Generally, if rates have risen, the market value adjustment will decrease surrender value; if rates have fallen, it will increase surrender value. MVA does not apply in AK, AL, CT, ID, IL, MN, MO, MS, MT, OR, PA or WA.

Withdrawals

Guaranteed income

Income Base: The Income Base is used only to determine fees and income payments under this package. It is not a value that can be surrendered or withdrawn.

- **Option to receive scheduled income for life** as Guaranteed Withdrawal Payments, assuming no excess withdrawals and a life-only annuity payout option is chosen at maturity.
- **Withdrawal payment amount determined by Income Base** at the time payments begin, calculated as the greatest of:
  - **Initial premium** (reduced proportionally for all withdrawals; rate subject to change)
  - **Premiums paid in the first policy year,** accruing for up to 10 years or age 85 or when withdrawals begin at the current 7.2% compounded Enhanced Guaranteed Minimum Withdrawal Benefit (EGMWB) annual roll-up rate (reduced proportionally for all withdrawals; rate subject to change)
  - **Account value;** or
  - **Minimum guaranteed surrender value**
  - **During the accumulation period,** your client may elect to **"restart"** a new 10-year roll-up period. Restarting a new 10-year period extends the accumulation period and continues the growth of the Income Base at the annual roll-up rate, guaranteed not to be less than 2%. Restart may only occur after the 5th contract year and prior to the 10th year, provided the owner is not older than age 85
- **When payments are turned on, the amount is a percentage of the total Income Base.**[1] This amount will vary depending on the income option selected, the attained age of the client at the time income begins and how long they've held the policy.

If the annuitant meets qualifications for impairment and the account value > $0, payments increase 2X (1.5X if joint contract)

- **The Enhanced Guaranteed Minimum Withdrawal Benefit Rider** has been in effect for three years
- **No premiums have been paid for the last three years**
- **The annuitant is unable to perform at least 2 of 6 activities of daily living,** certified by a licensed physician, and requires the care of a licensed caregiver[2]
- **The impairment began at least one year after contract issue,** and is expected to be permanent
- **The annuitant is 60 years or older and a U.S. resident**

Increased payments for annuitants who are impaired revert to their original level if the account value is depleted OR the impairment ends.

[1] Please refer to your policy for specific Guaranteed Withdrawal Percentages.

[2] Annuitant in AK, AL, ID, MN, MS, MT, OR, PA, or WA could also qualify by being in a Qualified Care Facility for 60 days.

Income options

Starting day 1, clients can choose to take their income **one of three ways:**

- **Level payments for life**
- **One of two increasing income options**[3]
  - One guaranteed to increase a set amount each contract anniversary
  - One that increases each year (up to a cap) or stays level based on the inflation-linked CPI-U index

[3] Increasing income payments will stop when the account value becomes $0.

Death benefit

Prior withdrawals reduce benefit amounts. Interest rates are subject to change. Partial index credit, if applicable, paid up to the date of death.

Paid as a lump sum, greatest of:

- Account value
- Minimum guaranteed surrender value

Free partial withdrawals

Each contract year after year 1 may withdraw ≤ 10% with no surrender charge or Market Value Adjustment (MVA). Withdrawals may be taken as:

- Systematic withdrawals on monthly, quarterly, or semi-annual basis; or
- Up to 4 non-systematic withdrawals per year.

For unexpected health care costs—access to account value with no surrender charge or MVA

Home Health Care
(provided by licensed home health care provider)

- Care must begin at least 1 year after policy effective date[1]
- Must be unable to perform at least 2 of 6 activities of daily living (for at least 60 days and expected to continue for at least 90 days after requesting withdrawal)
- Not available in MA

Nursing Home Care
(in a licensed nursing home)

- Confinement must begin at least 1 year after policy effective date[1]
- Must be confined to nursing home for at least 60 days
- Not available in MA

Terminal Illness

- Diagnosis must be made at least 1 year after policy effective date[2] and certified by licensed physician
- Life expectancy must be less than 1 year

[1] In AK, AL, CT, ID, MN, MS, MT, OR, PA or WA, care or confinement must begin after the contract effective date.

[2] Limitations and considerations may vary from state to state.

Fees

1.15%
of the Income Base on each contract anniversary. Upon restart, the fee is guaranteed not to exceed 1.5%.

Questions? Contact us at SalesDesk@fglife.com

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Guarantees are based on the claims paying ability of the issuing insurer, Fidelity & Guaranty Life Insurance Company, Des Moines, IA.

The provisions, riders and optional additional features of this product have limitations and restrictions, and may have additional charges. Contracts are subject to state availability, and certain restrictions may apply.

Withdrawals may be taxable and subject to tax penalties if made before age 59 ½.

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.

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.

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For more information on the Balanced Asset 5 index, see indices.cibccm.com/CIBQB05E.