



Experience  
the Power of  
Collaborative  
Thinking

# Income base guaranteed to double in 10 years

## F&G Safe Income Advantage<sup>SM</sup> fixed indexed annuity and the Rule of 72

With a straightforward product design and a guaranteed 7.2% roll-up rate, F&G Safe Income Advantage<sup>SM</sup> fixed indexed annuity (FIA) makes the Rule of 72 as simple as it can get.

The **Rule of 72** is a tried-and-true formula that helps you quickly determine how long it would take for a value to double based on the rate of return. Here's the math:

$$\frac{72}{\div \text{Guaranteed rate}} = \text{Years to double up}$$

$$\frac{72}{\div 7.2\%} = 10 \text{ years to double income base}$$

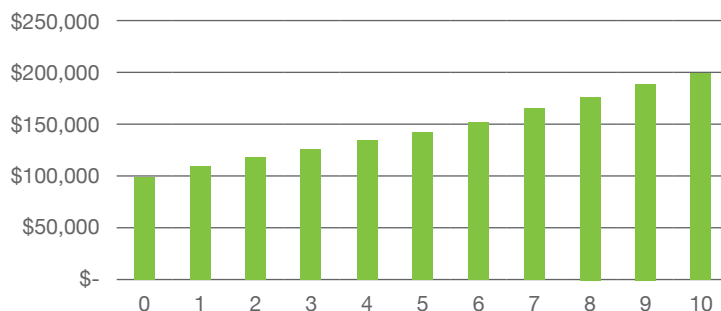
### Clients who wait to take income can double up in just 10 years

Put another way, Safe Income Advantage clients who get into the product early enough to let it grow for 10 years are guaranteed to double their income base.

That, of course, assumes no withdrawals are taken in that time.

The chart to the right shows how that steady growth looks.

Income base growth over time



This is a hypothetical example. Assumes a 7.2% guaranteed rate of annual growth and no withdrawals through year 10.

## **A simple, repeatable story you can share with pre-retirees**

Rapid, reliable growth paired with competitive payout factors and generous liquidity features make the Safe Income Advantage story a winning one to tell over and over.

**To run an illustration or discuss any cases you're working, call us today at 800.445.6758.**

"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 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.

Interest rates subject to change at insurer's discretion and are effective annual rates.

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 of 2%. Restart is not available in all states.

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.

