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Thinking

# At-a-Glance Performance Pro

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

## Bonus

### Vesting bonus on any premium paid in year 1

- Vests over 10 years, 10% end of each year, only on premium paid in year 1
- Chart reflects current percentages, subject to change

All states where approved  
except as noted below  
*(see state approval chart for details)*

AK, AL, CA, DE, FL (65+), MA, MN,  
MS, MS, NJ, NV, OH, OK, OR, PA,  
SC, TX, UT, WA

All States		Other States	
75 or younger	76-80	75 or younger	76-80
9%	5%	7%	4%

## Interest options

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

Index-based interest guaranteed never to go below 0%, even if the index does	
<b>Barclays Trailblazer Sectors 5</b> <i>(not available in IA, NH)</i>	<ul style="list-style-type: none"> <li>• Two-year Point-to-Point (spread &amp; par rate)</li> </ul>
<b>S&amp;P 500®</b>	<ul style="list-style-type: none"> <li>• One-year Monthly Point-to-Point (cap and par rate)</li> <li>• One-year Annual Point-to-Point (cap &amp; par rate)</li> <li>• Two-year Point-to-Point<sup>1</sup> (cap and par rate)</li> <li>• Three-year Point-to-Point<sup>1</sup> (cap and par rate)</li> </ul>
<b>Gold Commodity</b>	<ul style="list-style-type: none"> <li>• One-year Annual Point-to-Point (cap &amp; par rate)</li> </ul>
Fixed crediting set once per year, guaranteed ≥ 1%	

<sup>1</sup> Not available in NH

# 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 It is not a value that can be surrendered or withdrawn.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:

- ▶ **Premiums paid in the first year accruing for up to 10 years or age 85 or when withdrawals begin at the current 3.25% EGMWB annual roll-up rate**
- ▶ **Premiums paid in the first year accruing for up to 10 years or age 85 or when withdrawals begin at the current 3.25% EGMWB annual roll-up rate plus the add-on rate**

The add on rate is the sum of the values (a x c)/b, for all interest crediting options to which account value is allocated at the end of a Contract year, where:

- a Is the interest crediting option account value at the end of the Contract year before interest is credited.
- b Is the account value at the end of the Contract year before interest is credited.
- c Is (i) the current fixed interest rate for that Contract year; (ii) the indexed crediting option's interest rate for the indexed crediting option on that Contract anniversary; or (iii) zero (0) for indexed crediting options where the index crediting period has not ended.

During the Accumulation Period the Income Base can grow as defined above, adjusted proportionately for any withdrawals you may take prior to beginning the Guaranteed Withdrawal Payments. If the Income Base grows, your Guaranteed Withdrawal Payment will also grow until the point income is elected.

During the Accumulation Period, you 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.<sup>1</sup>

<sup>1</sup> F&G reserves the right to change the EGMWB roll-up rate upon restart. The roll-up rate is not to be less than the guaranteed rate of 2% and the maximum charge is 1.50%. Restart is not available in all states. Please refer to SalesLink for state availability.

### Starting Percentage

- **When payments are turned on, the amount is a percentage of the total Income Base:**

	At Age 50	After Age 50
If single annuitant	3.75%	Increases by 0.5% every 5 years to age 85 (at age 85+the percentage stays at 7.25%)
If joint annuitant	3.25%	Increases by 1% every 10 years to age 80 (at age 80+ the percentage stays at 6.25%)

**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
- ▶ **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. The Enhanced feature is not available in: AL, HI, IL, MN, MO, MS, OR, PA, WA

## Death benefit

The account value, including total vesting bonus, is paid as a lump sum benefit.

- ▶ No surrender charges or MVA applied

## 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.

## 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)	14%	13%	12%	11%	10%	8%	6%	4%	2%	1%	0%
AK, AL, CA, DE, FL (65+), MA, MN, MS, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%
IN follows this schedule	12%	11%	10%	9%	8%	7%	6%	5%	4%	3%	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 U.S. treasury yields since contract issuance. Generally, if treasury yields have risen, the market value adjustment will decrease surrender value; if treasury yields have fallen, it will increase surrender value. MVA does not apply in AK, AL, IL, MN, MO, MS, OR, PA or WA.

## For unexpected health care costs— access to vested 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 contract effective date
- 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 FL, ID, MA, SD, WI

### Nursing Home Care (in a licensed nursing home)

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

### Terminal Illness

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

## Spouse Continuation

If the rider is in the Accumulation Period on the date of the first owner's death, this rider will continue if your client's spouse continues the contract. Should the policy later enter the Withdrawal Period, the Guaranteed Withdrawal Payments will be based on the life of the surviving spouse.

If the rider is in the Withdrawal Period on the date of the first owner's death, and the spouse was a joint annuitant under the contract, Guaranteed Withdrawal Payments will continue based on the same annuitant's age as it was at the time of owner's death.

## Questions? Contact us at [SalesMarketing@fglife.com](mailto:SalesMarketing@fglife.com)

“F&G” refers to 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.

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

Policy Form Numbers: API-1018(06-11), ACI-1018(06-11), OM FPS-VAV (10-07), ARI-1051 (11-12), ARI1049 (11-12), ARI-1050 (11-12), ARI-1045 (11-12), ARI-1054(02-13), ARI-1056(06-13), ARI1065(11-13), et al.

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 59-1/2.

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Volatility control seeks to provide smoother returns and mitigate sharp market fluctuations. While this type of strategy can lessen the impact of market downturns, it can also lessen the impact of market upturns, potentially limiting upside potential.