



Experience
the Power of
Collaborative
Thinking

At-a-Glance FG Retirement Pro[®]

Modified Single Premium Deferred 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 one

- Only on premium paid in year one
- Chart reflects current percentages, subject to change

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

CA, FL (65+), NJ, NV, OH, OK, SC,
TX, UT

5%
The bonus is immediately vested to the Benefit Base and Death Benefit. For other benefits, the bonus vests over a period of 12 years.

3.5%
The bonus is immediately vested to the Benefit Base and Death Benefit. For other benefits, the bonus vests over a period of 10 years.

Minimum Guaranteed Surrender Value (MGSV)

87.5%¹ of Premium accumulated at **1%-3%**

- MGSV accumulation interest rate is set at issue and guaranteed for the life of the policy.

¹ In New Jersey, 90% of Premium accumulated at 1%-3%.

Benefit Base crediting options

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

² In CA, FL (65+), NJ, NV, OH, OK, SC, TX, UT the fixed interest rate is guaranteed for 10 years.

Index-based interest guaranteed never to go below 0%, even if the index does	
S&P 500[®]	<ul style="list-style-type: none"> • 1-year Monthly Point-to-Point (cap & par rate) • 1-year Monthly Average (cap & par rate) • 1-year Annual Point-to-Point (cap & par rate)
Fixed interest rate guaranteed for 12 years. ² New interest rate declared each year thereafter, guaranteed \geq 2.00%	

Account value crediting option

Fixed interest method – The initial rate is guaranteed for the first policy year. A renewal interest rate is declared annually which will never be less than the guaranteed minimum effective annual interest rate. Interest is credited daily.

Growth Opportunity

Minimum benefit value

³ Up to 10 years in CA, FL (65+), NJ, NV, OH, OK, SC, TX, UT

The **Guaranteed Withdrawal Payment** will be based on the greater of the Benefit Base, minimum benefit value and account value. The minimum benefit value is only used on the first day of the Withdrawal Period to determine the guaranteed minimum payment and is equal to Premium plus Premium Bonus, accumulating at 3.5% interest per year, for up to 12 years³, less withdrawals, if any.

Breakthrough

Is a feature that may potentially grow account value and unvested Premium Bonus based on Breakthrough interest credits. This feature applies only if the Breakthrough Value is achieved on a policy anniversary. The Breakthrough Value will be determined on the first policy anniversary. The Breakthrough Value is determined by multiplying the Premium plus any applicable Premium Bonus by the Breakthrough Factor currently 160%. If this condition is met, Breakthrough interest credits, if any, will be credited to the account value and unvested Premium Bonus on each policy anniversary until the earlier of the Maturity Date or the date the account value is depleted.

Guaranteed income

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

If the annuitant meets qualifications for impairment and the account value > \$0, payments increase 2X (1.5X if joint contract):⁴

- ▶ **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**

⁴ Not available in HI, IL and VA.

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	3.5%	Increases each year to age 90 (at age 90+ the percentage stays at 7.50%)
If joint annuitant	3%	Increases each year to age 90 (at age 90+ the percentage stays at 7.00%)

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, including the total vesting bonus, even if not fully vested;
- ▶ Minimum guaranteed surrender value

Enhanced death benefit

Subject to certain limitations and conditions, this product has an Alternative Death Benefit rider at no additional charge that may be elected by the beneficiary in lieu of the death benefit under the Base Annuity Death Benefit provision. The Alternative Death Benefit rider is referred to as the Enhanced Death Benefit feature for marketing purposes only. After the Alternative Death Benefit waiting period and prior to beginning the withdrawal period the Enhanced Death Benefit is equal to the Benefit Base and stops increasing after age 85. It is payable in equal installments for a defined number of years. The Enhanced Death Benefit will not exceed the lesser of 200% of net premium (premiums paid less withdrawals) or net premium accumulated at 10%.

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 2-12⁴

Contract Year	1	2	3	4	5	6	7	8	9	10	11	12	13+
All states where approved except as noted below (see state approval chart)	12%	11%	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%
CA, FL (65+), NJ, NV, OH, OK, SC, TX, UT	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%	0%	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 CA, IL, MO, NJ or VA

⁴ In CA, FL (65+), NJ, NV, OH, OK, SC, TX, UT it is in years 2-10

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

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

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

Annuitization

The client must annuitize on the Maturity Date. It is fixed at policy issue and is no later than the policy anniversary following the annuitant's 100th birthday. In FL and TX, annuity payments are based on the greater of account value or the minimum guaranteed surrender value.

Questions? Contact us at 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-1074 (01-15), ARI 1045 (11-12), ARI-1049 (11-12), ARI-1050 (11-12), ARI-1056 (06-13), ICC16-1085, ARI-1085.1; 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.

The “S&P 500 Index” is a product of S&P Dow Jones Indices LLC, a division of S&P Global, or its affiliates (“SPDJI”) and has been licensed for use by Fidelity & Guaranty Life Insurance Company. Standard & Poor’s® and S&P® are registered trademarks of Standard & Poor’s Financial Services LLC, a division of S&P Global (“S&P”); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC (“Dow Jones”); These trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Fidelity & Guaranty Life Insurance Company. These annuity products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index.