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# At-a-Glance Safe Income Plus<sup>®</sup>

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

## 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

**S&P 500<sup>®</sup>**

- 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)
- Point-to-Point Fixed Declared Rate on Index Gain

**Fixed crediting** set once per year, guaranteed  $\geq 1\%$

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

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

**8%**

**7%**

# 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 It is not a value that can be surrendered or withdrawn.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 plus any applicable Income Base Bonus** (reduced proportionally for all withdrawals; rate subject to change)
  - ▶ **Premiums paid in the first policy year** plus the applicable vesting bonus, accruing for up to 10 years or age 85 or when withdrawals begin at the current 7% Enhanced Guaranteed Minimum Withdrawal Benefit (EGMWB) annual roll-up rate (reduced proportionally for all withdrawals; rate subject to change)
  - ▶ **Account value** (including vested premium bonus); 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

### 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	2.9%	Increases each year to age 90 (at age 90+ the percentage stays at 7.70%)
If joint annuitant	2.2%	Increases each year to age 90 (at age 90+ the percentage stays at 7.00%)

**If the annuitant meets qualifications for impairment and the account value > \$0, payments increase 2X (1.5X if joint contract):** Not available in AL, HI, IL, MN, MS, OR, PA, WA.

- ▶ **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.

## 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

## 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)	12%	11%	10%	9%	8%	7%	6%	5%	4%	3%	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%

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

### 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

## Fees

**1.05%**  
of the Income Base on each contract anniversary. Upon restart, the fee is guaranteed not to exceed 1.5%.

**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 (11-13); ACI-1018 (11-13), ARI-1056 (06-13), ARI-1051 (11-12), ARI-1050 (11-12), ARI-1049 (11-12), ARI-1052 (11-12), ARI 1054 (02-13), ARI-1045 (11-12), ARI-1065 (11-13), ICC14-1035 (04-14), ICC15-1006 (03-15), ICC11-1036 (11-11), ICC11-1043 (11-11), ICC11-1045 (11-11), ICC11-1046 (11-11), ICC11-1047 (11-11), ICC14-1079 (04-14) 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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