



# F&G SecureIncome™

## Fixed Indexed Annuity

Guaranteed lifetime income you can count on



Experience  
the Power of  
Collaborative  
Thinking

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20-1306

Fidelity & Guaranty Life Insurance Company

Not a bank or credit union deposit,  
obligation or guarantee

May lose value

Not FDIC/NCUA/  
NCUSIF insured

Not insured by any federal  
government agency

# Looking for retirement income you can count on?

If you have 5-15 years before retirement, now can be a good time to make sure you're on track and to start thinking about how to turn your savings into future retirement income. Talk to your financial representative about:

The diagram features a large yellow arrow pointing right. To its right is a circular graphic divided into three segments: a purple segment labeled '1 What income you'll have', a green segment labeled '2 How much income you'll need', and a white segment labeled '3'. A line connects the arrow to the '1' segment.

**What portion of your income is:**

- Guaranteed
- Protected from market downturns
- Built to last a lifetime

That's where a Fixed Indexed Annuity comes in, with income you can always count on.

A fixed indexed annuity (FIA) with an Enhanced Guaranteed Minimum Withdrawal Benefit (EGMWB)<sup>1</sup> gives you a predictable way to build your future retirement **INCOME BASE** for a **STEADY STREAM OF LIFETIME INCOME** — without the risk of actually participating in the market.

<sup>1</sup> State variations and conditions apply.

## What is an annuity?

An annuity is a long-term retirement tool that can be a cornerstone of your financial security and success.

Premium	Promise	Policy
You pay a premium (think of it as your principal) to F&G.	In exchange for your premium, F&G provides an annuity contract that outlines the unique benefits and guarantees you receive and our promise to look after your money.	Your financial professional will help you select the policy that best meets your needs: <ul style="list-style-type: none"><li>• Savings protection and growth potential</li><li>• Guaranteed lifetime retirement income</li></ul>

This quick reference guide is intended to provide an overview of the F&G SecureIncome 7 (SecureIncome). It comes with the Statement of Understanding (SOU) that explains this annuity in detail.

The SOU has product information that's important to help you understand this annuity. If you decide to complete an application, your financial professional will ask you to sign an acknowledgement to confirm you've read the SOU. If there is any conflict between this guide and the SOU, the SOU prevails.

Read on to learn how **SecureIncome** can play an important part in your financial security.

# How tax deferral can boost your growth potential even more

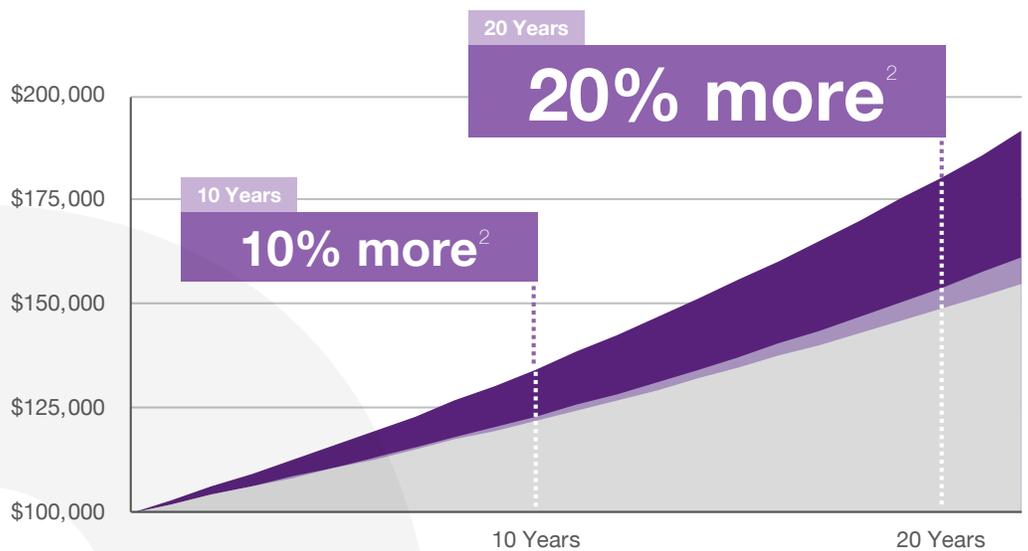
Annuities offer the added benefit of tax deferral which means you don't pay taxes on the interest as it's earned, only when you choose to withdraw it.

To illustrate how tax deferral can really add up over time, this example shows:

- \$100,000 invested in tax-deferred savings (with and without withdrawals) versus after-tax savings

- Tax-deferred savings before any withdrawals (no taxes applied)
- Tax-deferred savings after a lump sum withdrawal (adjusted for taxes)
- After-tax savings

This calculation assumes a \$100,000 premium with a 3% effective annual yield, tax-deferred and a tax rate of 33%.



Withdrawals are treated as coming from earnings first (taxable) and then as a return of your premium. If you withdraw money before age 59 1/2, you may also pay a 10% penalty to the IRS. You should consider your personal investment horizon and income tax brackets, both current and anticipated, when making an investment decision. It's likely your tax bracket will change over time.

Please keep in mind that buying an annuity in an IRA or other tax-qualified retirement account offers no additional tax benefit, since the retirement account is already tax-deferred. If your annuity contract is within a tax-qualified plan, you may be required to take minimum distributions at age 72.

You may exchange one tax-deferred annuity for another without paying tax on the earnings when you make the exchange. Before you do, compare the benefits, features and costs of the two annuities. You may pay a surrender charge on the annuity you are exchanging, and you may start a new surrender charge period with the new annuity.

<sup>2</sup> Denotes tax-deferred savings before any withdrawals are taken.

Now that we've covered the basics of annuities in general, let's talk more specifically about SecureIncome.

Topics by page	2-3	4-5	6-7
	<b>Annuity Basics</b> Learn about the basics of annuities in general	<b>SecureIncome</b> Explore SecureIncome product specifics	<b>Other Considerations</b> Read about other things to consider

# Is SecureIncome a good option for you?

Many Americans use their annuity monthly income to cover essential living expenses in retirement — like food, shelter and taxes. Knowing guaranteed income is there to help cover those household expenses can create a sense of safety in retirement.

## With SecureIncome you get:

A more predictable way to build your income base

Guaranteed income that you can't outlive in retirement

Double the payment amount<sup>3</sup> if you become impaired

Tax-deferred savings<sup>4</sup>

Plus, access for Unexpected Health Care Expenses when you need it most

The ability to maintain control over your annuity saving (payments without annuitization)

## 3 reasons you may consider SecureIncome

### 1 Build an Income Base

- You automatically get the greater of:
  - 10% income base bonus on your initial premium or
  - 7.5% guaranteed growth on your first-year premium each year without market risk.

### 2 Steady stream of lifetime income

- From the start, you know how much your income payments will be once you retire.
- Your payments will never run out no matter how long you live, even if your account value is depleted.

Plus, **double the payment amount<sup>3</sup>** if you become impaired and are unable to perform two out of six activities of daily living. This comes in handy for home health care or other unexpected medical expenses until you get back on your feet.

### 3 Tax deferral

To help your savings work even harder, interest grows tax deferred.<sup>4</sup> You may have more money to compound and grow.

Consult the SOU for complete details.

<sup>3</sup> Two times the guaranteed withdrawal payment for single annuitants and 1.5 times the guaranteed withdrawal payment for joint annuitants.

<sup>4</sup> You pay taxes only when you make withdrawals and receive income in the future.

# How building a steady stream of lifetime income works

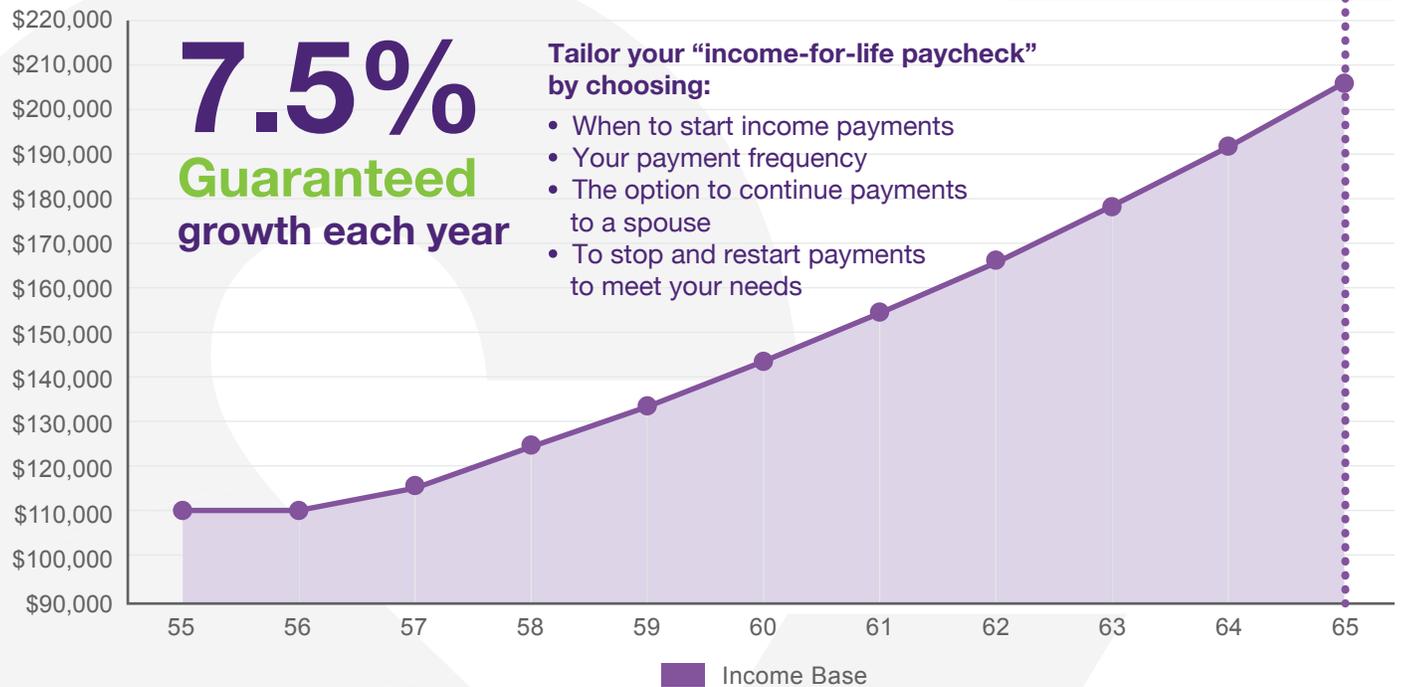
Your lifetime income is calculated from the income base which is guaranteed to grow at 7.5% interest per year. There is also a 10% income base bonus on the initial premium. In this example:

**Age 55**                    \$100,000 invested in SecureIncome  
 Grows at                    **The greater of:**

- 10% income base bonus on your initial premium or
- 7.5% interest on your first-year premium

**Age 65**                    \$206,103 income base  
 Starts income             \$9,687 annual income for life

**\$9,687 Annual Income  
 Guaranteed for Life  
 \$206,103 Income Base**



SecureIncome

This graph assumes no withdrawals are taken from an FIA during this period.

The income base is different from your account value and cannot be surrendered or withdrawn. The hypothetical performance of an FIA assumes a \$100,000 premium, a 10% income base bonus and 7.5% annual income base roll-up rate (for up to 10 years or age 85). Rates subject to change.

This hypothetical example is for illustrative purposes only and not intended to be the performance of any specific product.

**About  
F&G**  
Annuities and Life

**1959**  
established

**700,000**  
people protected

F&G has provided retirement products since 1959. Today, we provide annuities and life insurance for over 700,000 people across the United States. Our annuities are designed to protect your savings and provide a steady stream of tax-deferred<sup>5</sup> income for your retirement.

<sup>5</sup> You pay ordinary income tax on the interest you've earned only when it's withdrawn or paid out.

# Other considerations

## Interest options

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

**Choose from several options for earning interest on your premium:**

- Fixed interest option (with a guaranteed rate)
- Several options tied to the S&P 500® market index
- Gains locked in at the end of each crediting period

The index options are linked to the market index, but you are not invested directly in the stock market or any index. We protect you from downside risk.

You participate in a portion of the index gain, subject to certain limits called caps and participation rates. More details are available in the SOU.

## The greater of:

- 10% income base bonus or
- 7.5% guaranteed income base

**Option to receive scheduled income for life as Guaranteed Withdrawal Payments on first year premiums:**

- Amount determined by income base at the time payments begin
- **The greater of:**
  - 10% income base bonus on your initial premium or
  - 7.5% interest on your first-year premium, accruing for up to 10 years or age 85 or when withdrawals begin (rate subject to change)

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.

## Access for unexpected health care costs

- Home health care
- Nursing home care
- Terminal illness

**Access your total account value with no surrender charges or Market Value Adjustment (MVA).** If you need home health or nursing home care, or are diagnosed with a terminal illness, you may access your total account value with no surrender charges or MVA. The diagnosis of terminal illness, or the beginning of home health or nursing home care, must occur at least one year after the contract is issued. These are defined conditions, and benefits and availability may vary from state to state.

## Ability to withdraw

See the SOU for details on surrender charges and MVA.

**You may withdraw your money at any time.** We know you may have unexpected expenses. After the first year, you have penalty-free access to 10% of your total account value during the surrender charge period. Any other withdrawals will incur withdrawal charges. These consist of surrender charges and MVA.

### Surrender Charges

Years into Guarantee Period	1	2	3	4	5	6	7	8+
F&G SecureIncome	9.00%	8.00%	7.00%	6.00%	5.00%	4.00%	3.00%	0.00%

Applies to all states where approved.

## Market Value Adjustment (MVA)

Any time a withdrawal incurs a surrender charge, an MVA will be applied. The MVA is based on a formula that takes into account changes in the rates since the contract was issued. Generally, if rates have risen, the MVA will decrease the surrender value; if they have fallen, the MVA will increase the surrender value.

The MVA does not apply in AK, AL, CT, IL, MN, MS, MO, OR, PA and WA.

## Death benefit

Your account value is paid as a **lump sum death benefit**.

## Annuitization

**You don't have to worry about outliving your assets — you can turn your annuity into scheduled payments for life on its maturity date.** The maturity date of your SecureIncome annuity is set when it's issued.

**This document is not a legal contract. For the exact terms and conditions, refer to the annuity contract, which is issued by Fidelity & Guaranty Life Insurance Company, Des Moines, IA.**

Fidelity & Guaranty Life Insurance Company offers a diverse portfolio of fixed and fixed indexed deferred annuities, immediate annuities and optional additional features. Annuities are long-term vehicles to help with retirement income needs. Before purchasing, consider your financial situation and alternatives available to you. Visit us at [fglife.com](http://fglife.com) for more information, and consult a financial or insurance professional who can help you determine the alternatives for your goals and needs.

F&G SecureIncome is a Flexible Premium Deferred Annuity.

Policy Form Numbers: API-1018 (06-11), ACI-1018 (06-11), ICC14-1035 (04-14), ARI-1062 (11-13), ICC15-1109 (11-15), ARI-1063 (11-13), ICC15-1110 (11-15), ICC15-1089 (01-15), ARI-1052 (11-12), ICC11-1042 (11-11), ARI-1051 (11-12), ICC11-1043 (11-11), ARI1049 (11-12), ICC11-1044 (11-11), ARI-1050 (11-12), ICC11-1045 (11-11), ARI-1045 (11-12), ICC11-1036 (11-11), ARI-1056 (06-13), OM TSA 2009, AR-1003 (1-11), ICC11-1052 (11-11), AR-1004 (1-11), ICC11-1053 (11-11), ARI-1065 (11-13) ARI-1064 (11-13), et al.

F&G SecureIncome is not available in ID, MT, NY and PR.

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%. Restart is not available in all states.

This product is a deferred, fixed indexed annuity that provides a minimum guaranteed surrender value. You should understand how the minimum guaranteed surrender value is determined before purchasing an annuity contract. Even though contract values may be affected by external indexes, the annuity is not an investment in the stock market and does not participate in any stock, bond, or equity investments. Indexed interest rates are subject to caps, participation rates and/or spreads, which may change at the discretion of F&G. Interest rates are subject to change. The provisions, riders and optional additional features of this product

have limitations and restrictions, may have additional charges, and are subject to change. Contracts are subject to state availability, and certain restrictions may apply. See the SOU for details.

F&G may change your annuity contract from time to time, to follow federal and state law, we'll tell you about the changes in writing.

This product is offered on a group or individual basis, subject to state approval. For group contracts, the group certificate and master contract provide the terms and conditions, which are subject to the laws of the issuing state.

Surrender charges and MVA may apply to withdrawals. An MVA may increase or decrease the surrender value. Withdrawals may be taxable and may be subject to penalties prior to age 59 ½. Withdrawals will reduce the available death benefit.

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It is important to note that when the declared participation rate is greater than 100% and the index change percentage at the end of the index term period is 0 or negative, no index interest credits will be applied to the account value. Please see the SOU for a detailed explanation.

F&G does not offer tax or legal advice. Consult a tax professional regarding your specific situation.

**Please contact us at 888.513.8797 or visit us at [fglife.com](http://fglife.com) for more information.**

## Secure your retirement savings today



Work with your financial professional to estimate future retirement expenses and expected income sources (social security, employer pensions, etc.).

**Consider SecureIncome to help fill any gap in guaranteed lifetime income. Talk to your financial professional today!**

## Your annuity values are guaranteed by Fidelity & Guaranty Life Insurance Company, Des Moines, IA.

We offer our series of focused life insurance and annuity products through a network of Broker Dealers (BD) and financial professionals. We pay the BD, the financial professional, or firm for selling the annuity to you, and factor that into our contract pricing. Their compensation isn't deducted from your premium.

Insurance products are offered through Fidelity & Guaranty Life Insurance Company in every state, other than New York, as well as the District of Columbia and Puerto Rico. In New York,

products are offered through a wholly owned subsidiary, Fidelity & Guaranty Life Insurance Company of New York. Each company is solely responsible for its contractual obligations. As a legal reserve company, we're required by state regulation to maintain reserves equal to or greater than guaranteed surrender values.

**Ask your financial professional today about F&G and let's get to work ensuring you have a bright tomorrow.**



**Experience  
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**888.513.8797**

**[fglife.com](http://fglife.com)**