



## FGL Updates Safe Income Plus®

A photograph of an elderly couple walking along a beach. The man is on the left, wearing a dark sweater and a light scarf, and the woman is on the right, wearing a light-colored sweater. They are both smiling. Overlaid on the right side of the image is a dark rectangular box with the text 'SAFE INCOME PLUS' in white, bold, sans-serif capital letters.

### SAFE INCOME PLUS®

### A Simpler Safe Income Plus® Fixed Indexed Annuity by Fidelity & Guaranty Life

In an effort to make doing business easier with FGL, we believe that streamlining our product offerings is one path to a simpler process.

With that in mind, we are pleased to announce that our popular income product, Safe Income Plus, will now include the Guaranteed Minimum Withdrawal Benefit (GMWB) rider in the base product. Safe Income Plus continues to be a great FIA choice for clients who want guaranteed income. With the power of daily crediting, the income base grows up until the day they turn on the income!

Stay tuned for additional new product updates coming this spring.

### As of April 13, 2017, the new Payout Percentage Factors are:

	AGE 50	AGE 55	AGE 60	AGE 65	AGE 70	AGE 90+
Single Annuitant	2.85%	3.35%	3.95%	4.55%	5.25%	7.35%
Joint Annuitant	2.15%	2.65%	3.25%	3.85%	4.55%	6.65%

Payout percentage factors vary by issue age and whether there is a single or joint annuitant.

### Business Transition Rules

- Premium received and applications in good order issued on or before **April 12, 2017** will be issued with the current payout percentage factors.
- Applications issued on or after **April 13, 2017** will receive the new payout percentage factors. The corresponding Statement of Understanding which reflects the new payout percentage factors will be required in order to issue the application.

## Business Transition Rules – GMWB Rider

- Applications received on or before **April 12, 2017** will not have the GMWB rider, unless elected.
- Applications received on or after **April 13, 2017** will be issued with the GMWB rider as a part of the base contract. The corresponding Statement of Understanding, including the GMWB rider, will be required in order to issue the application.

## More Information

Please contact us directly at [salesdesk@fglife.com](mailto:salesdesk@fglife.com) with any additional questions.

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Form numbers: ACI-1018(06-11), API-1018(06-11), ARI-1064(11-13), ACI-1064(11-13); et al.

Guarantees are backed by the financial strength and claims-paying ability of Fidelity & Guaranty Life.

“FGL” when used herein refers to Fidelity & Guaranty Life, 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.