



## FGL Updates Safe Income Plus®



### Updates to Payout Factors for Safe Income Plus FIA

We will be making changes to the Safe Income Plus Guaranteed Minimum Withdrawal Benefit (GMWB) payout percentage factors effective with the April 1, 2018 buy date. Please note, we require the revised Statement of Understanding for applications issued March 21, 2018 and after.

The Safe Income Plus product is an ideal fixed indexed annuity if you have clients who want to maximize their income through guarantees. With Safe Income Plus, it's all about the income.

### What are the New Payout Percentage Factors?

The new payout percentage factors are:

	Age 50	Age 55	Age 60	Age 65	Age 70
<b>Single Annuitant</b>	2.90%	3.25%	4.00%	4.80%	5.30%
<b>Joint Annuitant</b>	2.20%	2.55%	3.30%	4.10%	4.60%

Payout percentages vary by age<sup>1</sup>. Please review the statement of understanding (or your contract) for details.

### Business Transition Rules

- We will issue applications received with premium and in good order on or before March 20, 2018 with the current payout percentage factors.
- We will issue applications with the new payout percentage factors on or after **March 21, 2018**. In order to issue the application, we will require you to submit the corresponding Statement of Understanding reflecting the new payout percentage factors ("03-2018" revision date in the lower right hand corner). The new Statement

of Understanding will be available March 14, 2018.

- We will not make exceptions to reissue a contract with the new payout percentage factors.

## More Information

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

<sup>1</sup>Subject to change.

Subject to state availability. Certain restrictions may apply.

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

“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.