



Reminder - FGL Updates Safe Income Plus®

A photograph of an older 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®

Safe Income Plus is Now Simpler at FGL

We are streamlining our product portfolio in an effort to make doing business with us even easier. We are happy to remind you that our popular income product, Safe Income Plus, will now include the Enhanced Guaranteed Minimum Withdrawal Benefit* (EGMWB) rider in the base product. Safe Income Plus® continues to be a great FIA choice for clients who want guaranteed income. Please see page two of this communication for the new Payout Percentage Factors that are effective April 13, 2017.

Stay tuned for additional new product updates coming soon!

Business Transition Rules – Payout Factors

- 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 – EGMWB Rider

- Applications received on or before April 12, 2017 will not have the EGMWB rider, unless elected.
- Applications received on or after April 13, 2017 will be issued with the EGMWB 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

As part of this change, please review the [updated training addendums](#). You can also contact us directly at salesdesk@fglife.com with any additional questions.

New Payout Percentage Factors - Effective April 13, 2017

Green = payout percentage increase

Gray = decrease or no change

AGE	SINGLE		JOINT	
	CURRENT	NEW	CURRENT	NEW
0-49	0.00	0.00	0.00	0.00
50	3.25	2.85	2.55	2.15
51	3.35	2.95	2.65	2.25
52	3.45	3.05	2.75	2.35
53	3.55	3.15	2.85	2.45
54	3.65	3.25	2.95	2.55
55	3.75	3.35	3.05	2.65
56	3.85	3.50	3.15	2.80
57	3.95	3.65	3.25	2.95
58	4.05	3.75	3.35	3.05
59	4.15	3.85	3.45	3.15
60	4.25	3.95	3.55	3.25
61	4.35	4.10	3.65	3.40
62	4.45	4.25	3.75	3.55
63	4.55	4.35	3.85	3.65
64	4.65	4.45	3.95	3.75
65	4.75	4.55	4.05	3.85
66	4.85	4.75	4.15	4.05
67	4.95	4.85	4.25	4.15
68	5.05	4.95	4.35	4.25
69	5.15	5.05	4.45	4.35
70	5.25	5.25	4.55	4.55
71	5.35	5.35	4.65	4.65
72	5.45	5.45	4.75	4.75
73	5.55	5.55	4.85	4.85
74	5.65	5.65	4.95	4.95
75	5.75	5.85	5.05	5.15
76	5.85	5.95	5.15	5.25
77	5.95	6.05	5.25	5.35
78	6.05	6.15	5.35	5.45
79	6.15	6.25	5.45	5.55
80	6.25	6.35	5.55	5.65
81	6.35	6.45	5.65	5.75
82	6.45	6.55	5.75	5.85
83	6.55	6.65	5.85	5.95
84	6.65	6.75	5.95	6.05
85	6.75	6.85	6.05	6.15
86	6.85	6.95	6.15	6.25
87	6.95	7.05	6.25	6.35
88	7.05	7.15	6.35	6.45
89	7.15	7.25	6.45	6.55
90	7.25	7.35	6.55	6.65
91	7.25	7.35	6.55	6.65
92	7.25	7.35	6.55	6.65
93	7.25	7.35	6.55	6.65
94	7.25	7.35	6.55	6.65
95	7.25	7.35	6.55	6.65
96	7.25	7.35	6.55	6.65
97	7.25	7.35	6.55	6.65
98	7.25	7.35	6.55	6.65
99	7.25	7.35	6.55	6.65
100	7.25	7.35	6.55	6.65

*There is an explicit charge for the EGMWB rider. The charge is 1.05% of the income base and is deducted from the contract's account value annually after the completion of the first contract year.

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