



Experience
the Power of
Collaborative
Thinking

At-a-Glance FG Immediate- Income[®]

Single Premium Immediate Annuity

Minimum premium

\$10,000

Maximum premium

Home office approval required for the following:

- Income for a fixed period: Premiums in excess of \$1,000,000.
- Life contingency payouts:
 - Issue ages of **0-79**: premiums in excess of **\$500,000**.
Not to exceed \$750,000
 - Issue ages **80-89**: premiums in excess of **\$250,000**.
Not to exceed \$750,000

Issue age

(age last birthday for annuitant)

Non-qualified: **0-100**

Qualified: **18-100**

Options 2-6 are available for ages of 0-89.

Payout options

1. Income for a fixed period (7-50 year certain; payments end at age 120)
2. Life income with a guaranteed period
3. Life income
4. Joint and contingent life income
5. Joint and survivor life income with a guaranteed period
6. Joint and survivor life income

Available riders

Accelerated Benefit Rider¹

If diagnosed with a covered illness, your client has the option to receive a lump sum accelerated benefit in lieu of future periodic payments. Covered critical illnesses include: terminal illness, life threatening cancer, heart attack, stroke, paralysis, renal failure, major organ transplant, blindness and loss of two or more limbs.

¹ Not available in CT, MA, NJ or TX.

Cost of Living Adjustment (COLA)

(Up to a maximum of 10% per year)

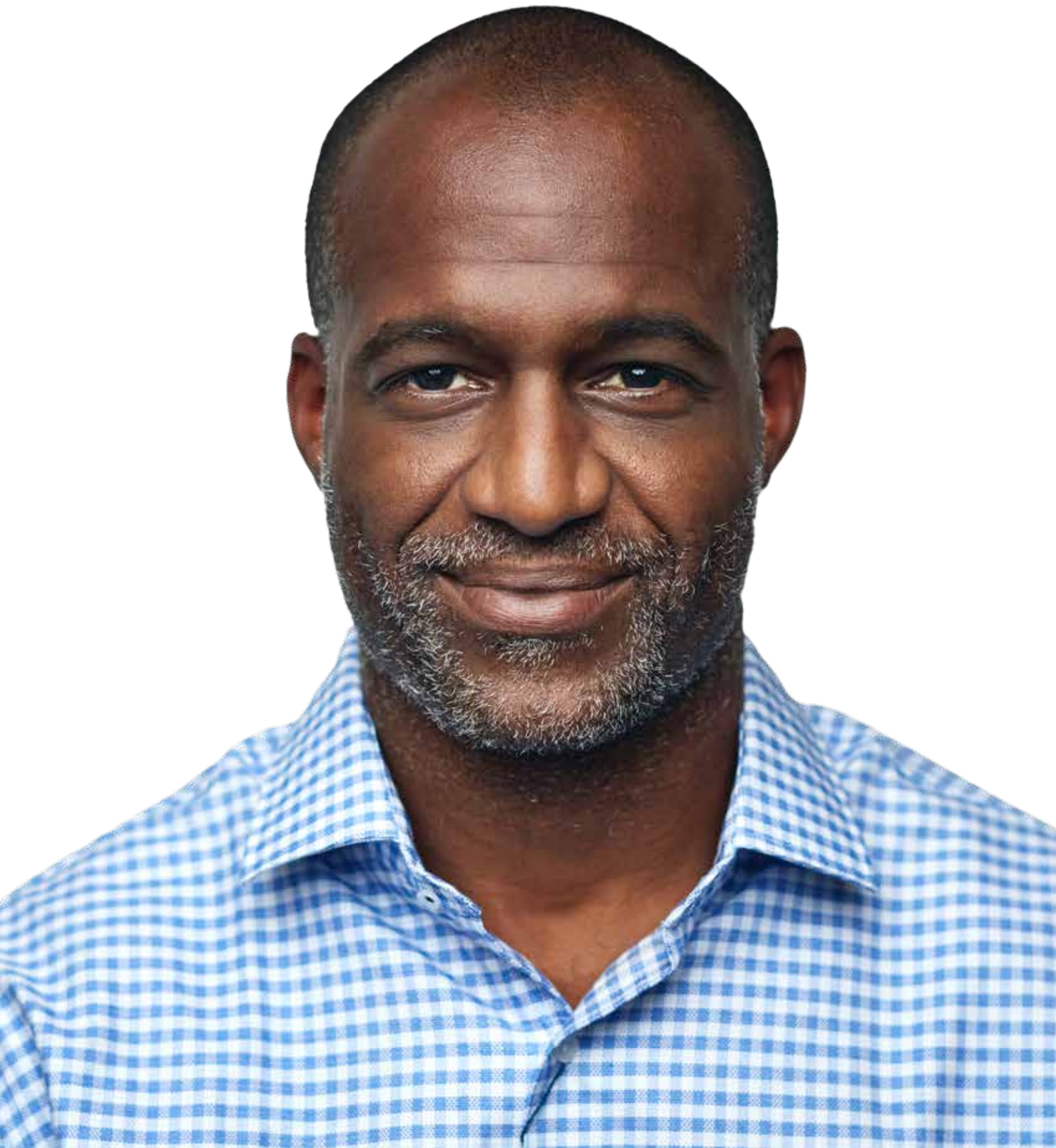
Cost of Living Adjustment up to 10% annually is available. You must select this option and specify the percentage in your application. Instead of receiving a flat payment stream over the entire period, the client would receive a lower payment amount in the first year which would be increased by the COLA each year thereafter.

Contract cancellation

None

Premium taxes

Some states impose a premium tax on the sale of immediate annuities. In those states, the funds your client pays to us may be reduced by the state-required premium tax.



Taxation of income payments	If the source of the income payment is from qualified money, all payments are taxable. If from non-qualified money, each income payment consists partly of earned interest and partly of return of principal. Only the interest portion is taxable, and only in the year in which the payment is made. The principal portion of each payment is not included in income. Should a lump sum benefit be elected at the death of the annuitant, that payment would be subject to income tax to the extent of gain in the contract.
Payout schedules	<ul style="list-style-type: none">• Monthly, quarterly, semiannually or annually.• Payments can be made to up to 7 payees.
Front-end sales load	None
Front-end premium taxes	None
Annual maintenance fees	None
Free look	10 days or longer as required by state law.

Questions? Contact us at SalesMarketing@fglife.com

Fidelity & Guaranty Life® is the marketing name of Fidelity & Guaranty Life Insurance Company issuing insurance in the United States outside of New York, and in NY only, Fidelity & Guaranty Life Insurance of New York. Each Fidelity & Guaranty Life Company is solely responsible for its contractual commitments.

Guarantees are based on the claims paying ability of the issuing insurer, Fidelity & Guaranty Life Insurance Company, Des Moines, IA.

Policy Form Numbers: OM SPIA-C (01-10), OM SPIA (01-10), API-SPIA(5-2018), 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.