



Fidelity &
Guaranty Life®



FIXED INDEXED ANNUITIES: DISPELLING THE MYTHS



Craig Colley CEO/Founder



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16-343



“Annuities are expensive and carry hidden fees.”

Depending on the type of annuity you purchase (immediate, fixed, & fixed indexed) there may be no charges involved with your policy. Keep in mind, annuities do carry surrender charges on withdrawals that exceed your free allowance. Some fixed indexed annuities offer optional riders that guarantee lifetime income, a specific growth rate, wealth transfer, and healthcare riders. These features provide additional benefits to you and could add more value to your policy. At Fidelity & Guaranty Life, if you do not elect an optional rider then you do not have additional charges that reduce your value!

Annuities can seem complicated, but so can planning for retirement. As hard as it is to build a retirement nest egg, it can be even harder to convert those assets into a predictable stream of income. A lifetime income rider works similar to Social Security or a pension. An income rider can guarantee you a lifetime income stream, subject to certain conditions. Think about it for a second. You insure your home, your car, and your health...why wouldn't you insure your income?

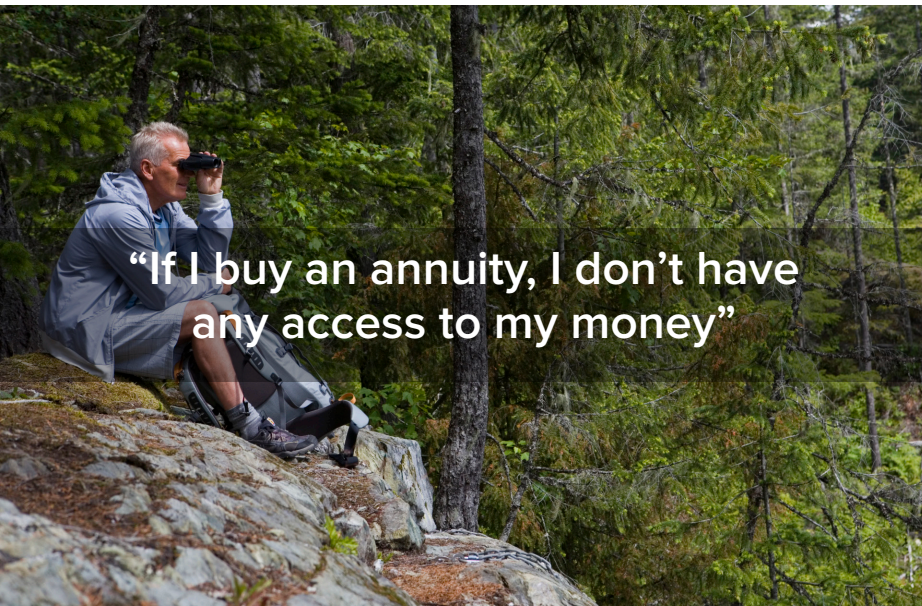


“Annuities are complicated.”



“Annuities are tied to the stock market so I could lose my money.”

Not exactly. With a fixed indexed annuity, your account value will never be credited less than zero if your selected index decreases. Your account value can increase if the index grows. Sleeping at night can be easier knowing your account value will not fluctuate due to decreases in an index. Based on your financial situation, risk tolerance, and retirement goals, a fixed indexed annuity may fill a gap in your portfolio that's worth exploring.



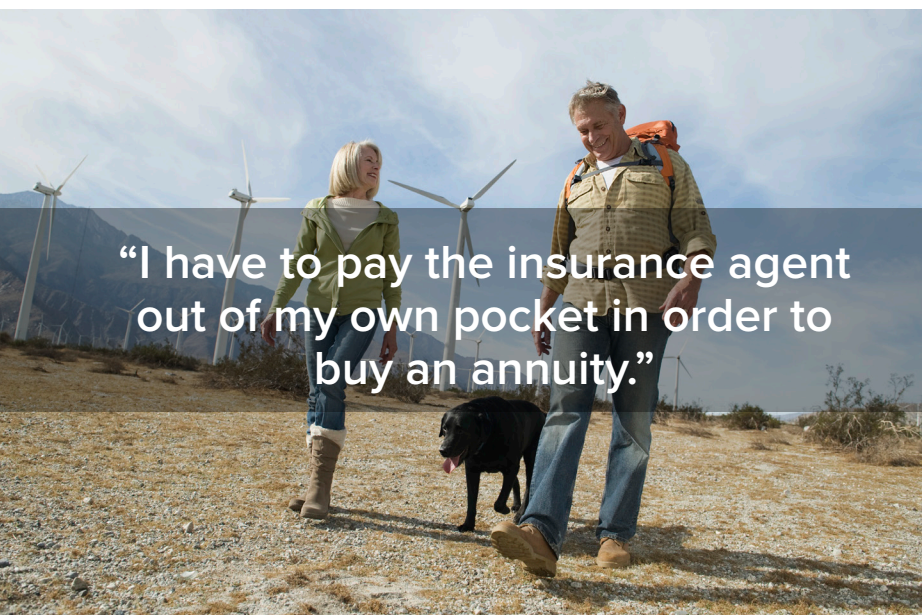
“If I buy an annuity, I don’t have any access to my money”

Many annuities allow for penalty-free withdrawals. Additional amounts withdrawn may be subject to surrender charges and market value adjustment. Many of Fidelity & Guaranty Life’s annuities include riders at no additional charge. These riders give you penalty-free access to 100% of your money, if you meet certain conditions. These liquidity features may vary by state, so be sure to check with your independent producer on availability.

It’s not true for fixed or fixed indexed annuities that have not been annuitized. The annuity company waives surrender charges upon death. Any remaining account value will pass on to your named beneficiaries and usually avoids probate. Some of our products also offer riders for additional fees that can provide enhanced death benefits for surviving beneficiaries.



“When I die, the insurance company keeps the remaining balance of my money.”



“I have to pay the insurance agent out of my own pocket in order to buy an annuity.”

Insurance companies do not require the consumer to pay the insurance agent directly in order to buy an annuity. Your full premium is available to potentially earn interest from the effective date of your annuity. To purchase one of Fidelity & Guaranty Life’s annuity products, you must work with one of our licensed insurance producers. Find a licensed producer (Craig Colley 949-495-2016) in your area, We do not offer our annuities directly to consumers.



Who is Fidelity & Guaranty Life?

Fidelity & Guaranty Life has been a catalyst to help others plan for tomorrow. With approximately 700,000 policyholders counting on the protection features of our life insurance and annuity products, we constantly push ourselves to innovate on your behalf. Everything we do is designed to help meet your changing needs. We want you to understand your options, have an experience and feel great about helping protect your family and your future retirement.



Craig Colley *CEO/Founder*



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