



F&G Safe Income Advantage

Product Details

| | |
|-------------------|---------------------------|
| Carrier | F&G |
| Product Type | FIA |
| Product Name | F&G Safe Income Advantage |
| Account Type | Brokerage |
| MVA Provision | No |
| Return of Premium | No |
| Premium Bonus | No |
| Interest Bonus | No |
| GMSV Initial | 87.50% |
| GMSV Rate | 1.00 |
| Surrender Charge | 9,9,8,7,6,5,4,3,2,1 |

Ratings & Premiums

| | |
|--------------------|---------------|
| A.M. Best | A- Excellent |
| Fitch | A- Strong |
| Moody's | Baa1 Adequate |
| Standard & Poor's | A- Strong |
| Minimum Premium | \$250,000 |
| Additional Premium | — |
| Maximum Premium | \$1,000,000 |

Age Restrictions

| | |
|--------------------|-----|
| Minimum Issuer Age | 0 |
| Maximum Issue Age | 80 |
| Annuitization Age | 100 |

Withdrawal Provisions

| | |
|----------------|--|
| Free Withdrawl | 10% |
| Waivers | Home health care rider, Nursing home waiver, Terminal illness waiver |

State Availability

| | |
|--------------------|--|
| State Availability | AL, AK, CA, CT, DE, HI, MA, MN, MS, MT, NV, NJ, OH, OK, OR, PA, SC, TX, UT, WA |
|--------------------|--|

Riders

| Name | Type | Rider Cost | Availability |
|---|-------------------|------------|--------------|
| Traditional Death Benefit | Return of premium | \$0.00 | Mandatory |
| Maximum Anniversary Value Death Benefit | Return of premium | \$20.00 | Optional |

Current Rates

| Index | Term / Ga. Term | Crediting Strategy | Cap | Par | Fixed | Spread | Perf. Trigger Credit | Floor | Buffer | Effective Date | Premium Band |
|------------------------|-----------------|-----------------------|-----|-------------------|-------|--------|----------------------|-------|--------|----------------|--------------|
| Universal Rates | | | | | | | | | | | |
| Balanced Asset 5 Index | 2 year / 2 year | Point-to-Point | — | 75% | — | 2% | — | — | — | 2022-04-01 | ALL |
| Balanced Asset 5 Index | 2 year / 2 year | Point-to-Point | — | 115% (Fee: 1.25%) | — | — | — | — | — | 2022-04-01 | ALL |
| Fixed Rate | Annual / Annual | Fixed | — | — | 1% | — | — | — | — | 2022-04-01 | ALL |
| Balanced Asset 5 Index | Annual / Annual | Point-to-Point | — | 110% (Fee: 1.25%) | — | — | — | — | — | 2022-04-01 | ALL |
| Balanced Asset 5 Index | Annual / Annual | Point-to-Point | — | 75% | — | 2% | — | — | — | 2022-04-01 | ALL |
| S&P 500 | Annual / Annual | Performance Triggered | — | 100% | — | — | 1.75% | — | — | 2022-04-01 | ALL |

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| Index | Term / Ga. Term | Crediting Strategy | Cap | Par | Fixed | Spread | Perf. Trigger Credit | Floor | Buffer | Effective Date | Premium Band |
|---------|---------------------|-----------------------|-----|------|-------|--------|-------------------------|-------|--------|-------------------|--------------|
| S&P 500 | Monthly / Annual | Average | 2% | 100% | — | — | — | — | — | 2022-04-01 | ALL |
| S&P 500 | Annual / Annual | Point-to-Point | 2% | 100% | — | — | — | — | — | 2022-04-01 | ALL |
| S&P 500 | Monthly / Annual | Sum | 1% | 100% | — | — | — | — | — | 2022-04-01 | ALL |