



Safe Income Plus Calculator

Product	Safe Income Plus ▼
What would you like to calculate?	Guaranteed Withdrawal Payment ▼
Single Life or Joint	Single ▼
Age of Annuitant at Issue	53 ▼
Input Same Age as Annuitant	53 ▼
Frequency of Withdrawal Payment	Annually ▼
Initial Premium	100,000.00
Deferral Period (Years)	11 ▼

Guaranteed Annual Withdrawal Payment

\$10,305.36

Safe Income Plus is available with an optional EGMWB. With the election of the optional EGMWB we provide a vesting premium bonus. Annual charges apply beginning at the first contract anniversary. The annual charge for the optional EGMWB is 0.95% of the current EGMWB Income Base.

The Income Base used to determine benefit income payments assumes no prior withdrawals have been taken. Once you start taking withdrawal payments, your income is guaranteed not to decrease as long as you do not take excess withdrawals. Withdrawals reduce the accumulated value of your base contract. Benefits for joint annuitants are based on the younger annuitant's age and are lower than values for a single annuitant. Withdrawals may be subject to taxation as ordinary income and if taken prior to 59 1/2 may be subject to a 10% IRS penalty tax.

Safe Income Plus [API-1018(06-11)] is a flexible premium deferred fixed indexed annuity issued by Fidelity & Guaranty Life Insurance Company, Des Moines, IA. Subject to state availability, certain restrictions may apply. You should refer to your annuity contract and rider for a full explanation of your annuity, this rider and any charges or limitations. Please consult with an appointed representative for additional information.

Assuming Current Roll-Up Rate of 7.00%

Minimum Withdrawal Benefit

Guaranteed Minimum Withdrawal Benefit*

Year	Attained Age	Income Base	Withdrawal Percentage	Withdrawal Payment	Enhanced Withdrawal Payment	Income Base	Guaranteed Withdrawal Percentage	Guaranteed Withdrawal Payment	Enhanced Withdrawal Payment
Issue	53	107,000	n/a	n/a	n/a	107,000	n/a	n/a	n/a
1	54	114,490	3.80%	4,351	n/a	114,490	3.80%	4,351	n/a
2	55	122,504	3.90%	4,778	n/a	122,504	3.90%	4,778	n/a
3	56	131,080	4.00%	5,243	n/a	131,080	4.00%	5,243	n/a
4	57	140,255	4.10%	5,750	n/a	140,255	4.10%	5,750	n/a
5	58	150,073	4.20%	6,303	n/a	150,073	4.20%	6,303	n/a
6	59	160,578	4.30%	6,905	n/a	160,578	4.30%	6,905	n/a
7	60	171,819	4.40%	7,560	15,120	171,819	4.40%	7,560	15,120
8	61	183,846	4.50%	8,273	16,546	183,846	4.50%	8,273	16,546
9	62	196,715	4.60%	9,049	18,098	196,715	4.60%	9,049	18,098
10	63	210,485	4.70%	9,893	19,786	210,485	4.70%	9,893	19,786
11	64	225,219	4.80%	10,811	21,621	214,695	4.80%	10,305	20,611
12	65	240,985	4.90%	11,808	23,616	218,989	4.90%	10,730	21,461
13	66	257,853	5.00%	12,893	25,785	223,369	5.00%	11,168	22,337
14	67	275,903	5.10%	14,071	28,142	227,836	5.10%	11,620	23,239
15	68	295,216	5.20%	15,351	30,703	232,393	5.20%	12,084	24,169
16	69	315,882	5.30%	16,742	33,483	237,041	5.30%	12,563	25,126
17	70	337,993	5.40%	18,252	36,503	241,781	5.40%	13,056	26,112
18	71	361,653	5.50%	19,891	39,782	246,617	5.50%	13,564	27,128
19	72	386,968	5.60%	21,670	43,340	251,549	5.60%	14,087	28,174
20	73	414,056	5.70%	23,601	47,202	256,580	5.70%	14,625	29,250

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* Values for years 1-10 reflect the current roll-up rate of 7%. At restart, this rate can change but will never be less than the minimum guaranteed rate of 2% as reflected in years 11-20.

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