



Experience
the Power of
Collaborative
Thinking

It can pay to delay

Interested in delaying Social Security¹
but retiring on your schedule?



F&G Flex AccumulatorTM

Fixed Indexed Annuity

By drawing penalty-free income from F&G Flex Accumulator™ Fixed Indexed Annuity, you could increase your Social Security payments for life

If you want to retire on your schedule, not the government's, F&G may be able to help.

If you can delay taking Social Security at least until you reach full retirement age, you can avoid a payment reduction. Wait a few years more, and you can enhance your annual Social Security payout even further.

How? That's where Flex Accumulator comes in.

How Flex Accumulator can help you increase your Social Security checks

Simply replace the retirement income you would have drawn from Social Security with penalty-free withdrawals from Flex Accumulator to buy yourself as many additional years as you need.

Penalty-free withdrawals are available immediately and based on your initial premium. You can take them on your schedule and know they'll remain level as long as your account value stays above that amount.

Your remaining balance when you reach your Social Security goal can continue to grow or be converted into a supplemental income stream you can't outlive.

How the Social Security math works out

Let's assume you were born in November 1958 and just turned 62. That makes you eligible for early retirement, according to the Social Security Administration.

Start Social Security now, and you'll sacrifice 28.3% of every Social Security check as long as you live.

Wait until full retirement age², get that much more for life. And you could earn yourself approximately 8% more each year beyond full retirement age that you wait, up to age 70.

¹ If you delay receiving Social Security benefits until after your full retirement age, your monthly benefit continues to increase. When you reach age 70, your monthly benefit stops increasing even if you continue to delay taking benefits.

² Full retirement varies based on when you were born. Until 1954, it's 66 years old. Born from 1955 to 1964, it increases in two-month increments until reaching 67. Visit [SSA.gov](https://www.ssa.gov) for details on your specific situation.

Worth the wait?

Scenario 1 – Social Security now

								
\$14,340	\$14,340	\$14,340	\$14,340	\$14,340	\$14,340	\$14,340	\$14,340	\$14,340
Age 62	63	64	65	66 and 8 mos	67	68	69	70+

Scenario 2 – Wait for full retirement age

								
Up to \$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000
Age 62	63	64	65	66 and 8 mos	67	68	69	70+

Scenario 3 – Max out Social Security

								
Up to \$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$26,400
Age 62	63	64	65	66 and 8 mos	67	68	69	70+

Assumptions: Born November 1958, just reached early retirement age. Single earner, never married. Placed \$200,000 in premium in F&G Flex Accumulator at age 62 or earlier, allowing for up to 10% in penalty-free withdrawals annually. Withdrawals beyond 10% may be subject to a Market Value Adjustment (MVA) and surrender charges. Data source: <https://www.ssa.gov/pubs/EN-05-10035.pdf>

 Social Security

 Flex Accumulator
Penalty-Free Withdrawal

Evaluate your Social Security situation

Your birthdate, marital status and what you've contributed to Social Security can impact your payment amount.

The Social Security Administration offers a [handy calculator](#) to determine your full retirement age and the impacts to retiring at various ages.

You can also log in to see your personal estimated payment amounts.

What it could pay to delay



If you're interested in learning more, contact your financial professional and ask about F&G Flex Accumulator today.

"F&G" is the marketing name for Fidelity & Guaranty Life Insurance Company issuing insurance in the United States outside of New York. Life insurance and annuities issued by Fidelity & Guaranty Life Insurance Company, Des Moines, IA.

Contracts issued by Fidelity & Guaranty Life Insurance Company, Des Moines, IA.

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

Fidelity & Guaranty Life Insurance Company offers a diverse portfolio of fixed and indexed deferred annuities and optional additional features. Before purchasing, consider your financial situation and alternatives available to you. Your Fidelity & Guaranty Life Insurance Company financial professional can help you determine the suitable alternatives for your goals and needs, or visit us at www.fglife.com for more information.

F&G Flex Accumulator is a Flexible Premium Indexed Annuity.

Annuities are long-term vehicles to help with retirement income needs.

This product is offered on a group or individual basis as determined by state approval.

Provisions and riders have limitations, restrictions and additional charges. Subject to state availability. Certain restrictions may apply.

Policy Form Numbers: API-1018 (06-11), ACI-1018 (06-11), ICC11-1035 (11-11), ARI-1045 (11-12), ARI-049 (11-12), ARI-1050 (11-12), ARI-1051 (11-12), ARI-1056 (03-13), ARI-2007 (12-18), ARI-2019 (04-19), AR-1003 (1-11), AR-1004 (1-11), ICC11-1036 (11-11), ICC11-1043 (11-11), ICC11-104 4 (11-11), ICC11-1045 (11-11), ICC18-2007 (12-18), ICC19-ARI-2019 (4-19), ICC11-1052 (11-11), ICC11-1053 (11-11), ARI-1061 (11-13), ARI-106 2 (11-13), ICC15-1007 (11-15), ICC15-1108 (11-15), ICC15-110 9 (11-15), et al.

You are purchasing a fixed deferred indexed annuity contract that provides minimum guaranteed surrender values. You should understand how the minimum guaranteed surrender values are determined and the product features used to determine the values. Even though contract values may be affected by external indices, the contract annuity is not an investment in the stock market and does not participate in any stock, bond or equity investments.

The annuity interest rate guarantee period may only be characterized as having an "interest rate guarantee period of 10 years" in a manner that does not detract from the fact that any annuity is still considered a long-term vehicle of help with retirement income needs.

Surrender charges and market value adjustment may apply to partial and full surrenders. Surrenders may be taxable and may be subject to penalties prior to age 59½.

The examples provided are hypothetical, non-guaranteed and are not an indication of past or future performance.

Information provided regarding tax or estate planning should not be considered tax or legal advice. Consult your own tax professional or attorney regarding your unique situation.

This document is not a legal contract. For the exact terms and conditions, please refer to the contract.

No bank guarantee.	Not FDIC/NCUA/NCUSIF insured.	May lose value if surrendered early.
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