F&G ANNUITIES & LIFE

Experience the Power of Collaborative Thinking

# Where our dynamic new product fits

## Diverse uses of F&G Dynamic Accumulator® Fixed Indexed Annuity

The all-new F&G Dynamic Accumulator Fixed Indexed Annuity (FIA) can help address the retirement savings needs of a wide variety of clients – so much so that it could work for almost anyone. But let's get more specific.

On the following pages, we'll look at three hypothetical clients and examine how Dynamic Accumulator can address their unique challenges in a way FIAs have never done before.

### What about Bob?

Bob rode out the financial crisis of 2008 and has seen a nice bounce-back of his investments since the COVID-19 pandemic began. As he gets closer to retirement, though, Bob's more concerned that the next downturn could delay or significantly hamper his plans in retirement.

He's planning to call it a career at age 65, and with 10 years to go, he knows he can't afford to have all his money on the sidelines, either.

Bob's comfortable with some risk, but wants to be able to protect his initial investment and take chips off of the table when he feels like he's made enough.

He's explored traditional FIA options but feels they're too conservative. He doesn't mind taking some risk to get more upside, and traditional FIAs don't provide that option.

He's looked at Registered Index-Linked Annuities (RILAs) but is concerned about swift and steep downswings that would eat into his initial investment and put his retirement at risk in the same way that staying in stocks would.

**MEET BOB**

**Pre-retiree, age 55**

**Had been allocating 75% to U.S. large cap stocks and 25% to bonds**

**Thinking about a more conservative mix, and bond yields haven't been too impressive**

**Also concerned about another major market downturn**

### How Dynamic Accumulator can help:

- Providing 100% principal protection with the ability to take some risk to generate more upside potential
- Can adjust his risk profile as he sees fit, which means he can take risk off of the table and lock in more of his gains as he approaches retirement



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- Nimble enough for whatever comes next:
  - Strong equity performance – Strong index-linked returns without putting principal at risk and, even after a couple of potential years of losses, produces better performance than bonds or traditional FIAs
  - Weak equity performance – Delivers returns similar to a traditional FIA but with the option to allocate into higher risk and higher upside potential when the time is right
  - Changing risk appetite – Although he initially allocates to the -10% track, Bob knows he can change his allocation annually and take risk off of the table, letting him tailor the product to his changing needs and risk tolerance over time

## Janet was thinking of a traditional FIA

Janet came into the office with classic FIA needs, seeking upside potential with downside protection.

She's nearing retirement but has pieced together income for at least the first 5 years after she's done working, so whatever she decides on can have a 10-year time horizon.

Janet wants to allocate a significant portion of her portfolio to an FIA with the remainder primarily in bond ladders and some blue-chip equities.

After talking with her financial professional, rather than choosing a traditional FIA, Janet chooses Dynamic Accumulator because it has a 0% floor track that operates just like a traditional FIA while offering a world of additional allocation options.

For now, Janet has no intention of accessing the money for 7 years, which is the length of Dynamic Accumulator's vesting schedule. After that point, all gains in the tracking value are fully vested and she is only subject to a market value adjustment (MVA) and surrender charges – just like a traditional FIA.

### MEET JANET

**Pre-retiree, age 60**

**Plans to work 5 more years and has other assets to fund first 5 years of retirement**

**Looking for upside potential with downside protection and strongly considering a traditional FIA**

### How Dynamic Accumulator can help:

- Offering 100% principal protection with at least as much upside as a traditional FIA
- By allowing her to put some of her previously earned gains at risk to have more upside potential – but only if she and her financial professional agree that it's prudent and she can afford to take the risk.
- Should anything change that requires access to her money sooner, Dynamic Accumulator offers 10% annual penalty-free withdrawals starting in year 1 and has multiple liquidity options for additional health-related, penalty-free access.

## Rich is happily retired

Rich had a long successful career capped off by a multi-year run as an executive with a growing business.

Between his pension, Social Security and invested assets (including other annuities), Rich's income needs are currently met, and he has excess assets to play with.

Although he doesn't have any immediate unmet needs, he also doesn't want to slip backwards. That's led him to be overly conservative in his investments, mostly focusing on short-term fixed income, cash, preferred shares (for income) and dividend-paying stocks.

However, he is willing to take some risk, particularly in a way where he can defer paying taxes on realized or unrealized gains.

### MEET RICH

**Retired, age 65**

**All immediate needs currently met**

**On top of things, but he doesn't want to slip backwards**

**Keeping an eye on his tax exposure**

### How Dynamic Accumulator can help:

- Drive tax-deferred growth through index-linked performance without risking Rich's principal
- If he has gains that he wants to lock-in, he can simply select the 0% floor track to protect what he's already earned.
- If his situation changes or he finds that his needs aren't fully met, he can tap into 10% withdrawals of the vested value every year to supplement his income.

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## There's no more important case study than the one you're working on now.

## Call us today at 866.477.7932 for an illustration.

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These examples are hypothetical, non-guaranteed and are not an indication of the annuity's past or future performance.

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

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 59 ½.