


Does diversification apply to life insurance?

Yes, diversifying your allocations within an indexed universal life (IUL) policy may help reduce minimum-interest crediting periods

Diversification may not be the first thing that comes to mind when you think about life insurance, but it has a place when it comes to deciding where you allocate your premium dollars among the available crediting options in an IUL policy.

Whether your clients are considering the LBMA Gold Index, Morgan Stanley US Equity Allocator Index, BlackRock Market Advantage Index, Barclays Trailblazer Sectors 5 Index or one of our other indexed interest crediting options, selecting more than one option could:

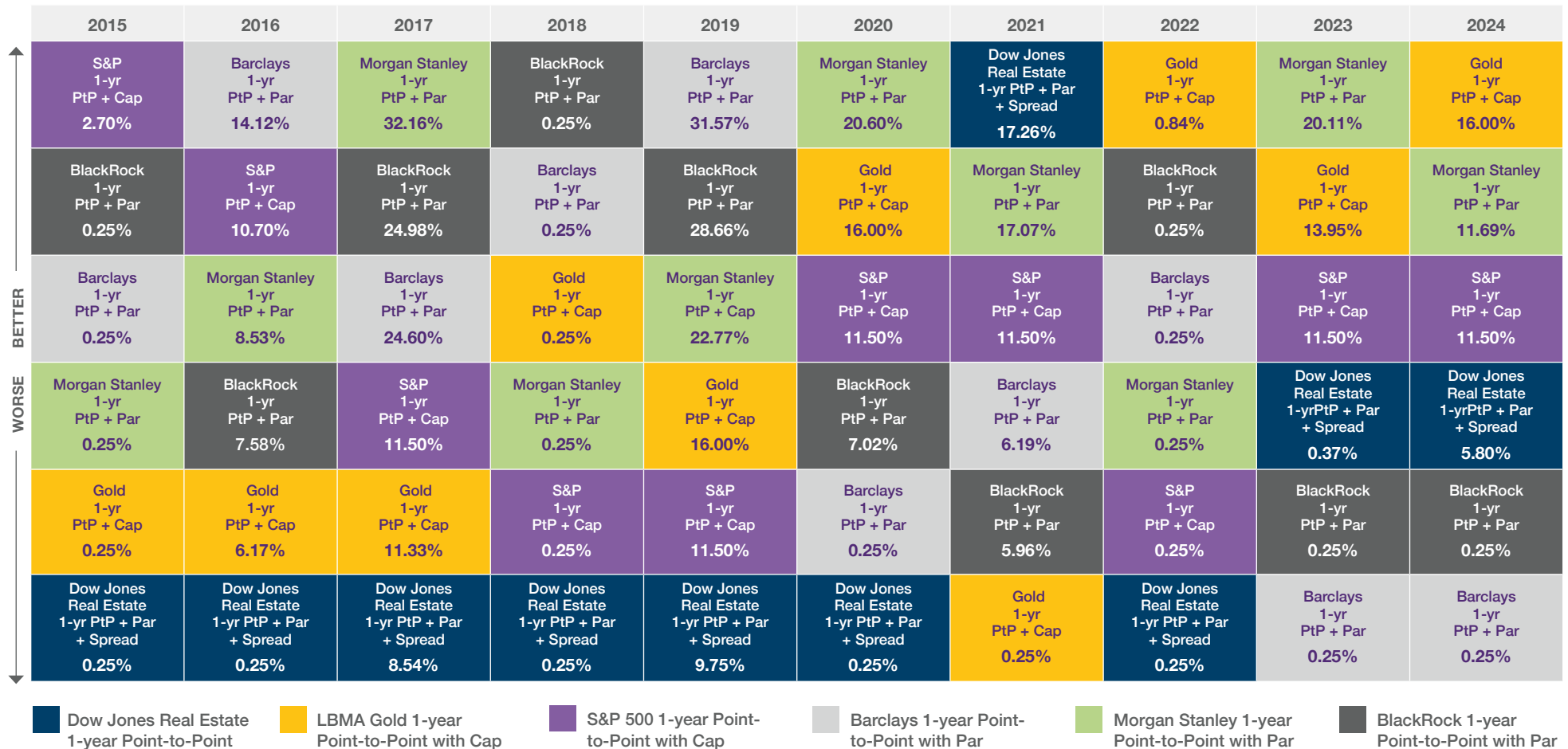
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- Help reduce your chances for minimum interest in any given crediting period
 - Offer the potential for steadier growth over time

Read on to learn how it works in an F&G Gold® IUL policy.

A history lesson

Different indexes and different crediting methods are going to perform best under different conditions. The top-performing index and crediting method tends to vary from year-to-year. While a client might get lucky and pick correctly sometimes, the odds are low as you can see below. That's why it's important to consider diversification when looking at indexed interest crediting options.

Hypothetical historical performance 2015-2024



This chart shows the hypothetical historical performance of the index allocation options offered in the F&G Gold IUL assuming purchase dates of 12/15/2014 through 12/15/2024. This data reflects the caps, spreads and/or participation rates as noted, which are hypothetical in nature, remain static throughout this time period, and are not guaranteed.

This scenario is unlikely to occur so actual interest crediting rates would have varied. Some performance figures predate the availability of F&G Gold IUL, which was first available for purchase on 10/10/19.

In addition, the Barclays Trailblazer Sectors 5 Index was not available until 11/30/2015. The BlackRock Market Advantage Index was available before 1/1/2023, and the Morgan Stanley US Equity Allocator Index was not available before 11/22/2023. Rates used in the analysis are those available as of 3/18/2025, including for years before the product or index may have been available.

Experience the potential benefits of diversification within an IUL

The well-worn advice to not put all of your eggs in one basket has stuck around all these years — for good reason.

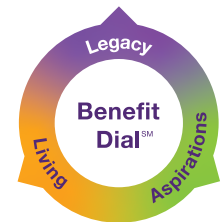
Thanks to the wide and ever-growing variety of index options and crediting methods we offer, you can find a number of valuable diversification possibilities available for your clients.

While most competitors talk about avoiding zeroes, clients always earn interest with F&G Gold

In addition, all of our IULs provide minimum guaranteed interest of 0.25% annually. That may not seem like much, but over time, that guaranteed growth can add up.

And, if clients keep their contracts for more than 10 years, an additional 0.25% persistency bonus can double that guaranteed interest to 0.50% annually in years 11+.

For more details on Gold or the value of diversification within our products, talk to your wholesaler or contact us today at Life.Sales@fglife.com.



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

The example is hypothetical, non-guaranteed and is not an indication of the policy's and/or interest crediting option's past or future performance.

When allocating account value into the indexed interest accounts, it's important to understand how these accounts are managed. Fidelity & Guaranty Life Insurance Company places money into the indexed interest account up to twelve times per year on the 15th of every month (or the first business day thereafter).

Diversification cannot ensure a profit or guarantee against losses. No one crediting option will perform best in all market conditions.

Indexed interest rates may be subject to a cap, spread and/or participation rate. These rates are subject to change at the discretion of Fidelity & Guaranty Life Insurance Company.

Information provided regarding tax or estate planning should not be considered tax or legal advice. Clients should consult their own tax professional or attorney regarding their unique situation.

Surrenders, withdrawals and loans will reduce available death benefit and may be subject to surrender charges. Surrenders and withdrawals beyond basis may be taxable income and subject to penalties if taken prior to age 59 ½. Excessive and unpaid loans will reduce policy values and may cause the policy to lapse. In order to receive favorable tax treatments on distributions made during the lifetime of the insured (including loans), a life insurance policy must satisfy a 7-pay premium limitation during the first seven policy years. A new 7-year limitation will be imposed after certain policy changes. Failure to satisfy this limitation would cause your policy to be considered a Modified Endowment Contract (MEC).

Volatility/risk control seeks to provide smoother returns and mitigate sharp market fluctuations. While this type of strategy can lessen the impact of market downturns, it can also lessen the impact of market upturns, potentially limiting upside potential.

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For more information about Barclays Trailblazer Sectors 5 index see indices.barclays/trailblazer5

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