



Experience
the Power of
Collaborative
Thinking

At-a-Glance F&G Pathsetter[®]

Fixed Indexed Universal Life Insurance

Eligible ages	0-80
Minimum death benefit	\$50,000 (face amount)
Maximum premium	\$500,000 (higher amounts need home office approval)
Underwriting premium classes	<ol style="list-style-type: none"> 1. Preferred Non-tobacco (no tobacco use past 2 yrs) 2. Non-tobacco (no tobacco past 1 yr) 3. Preferred Tobacco 4. Tobacco 5. Standard (ages 0-17) Substandard ratings are available.

Exam-Free Underwriting	Issue ages: 0-60 Issue face amount: Through \$1,000,000¹ A paramedical exam should not be ordered for applicants in the Exam-Free program.
	<p>¹ For applicants who are not U.S. citizens or not Permanent Resident Cardholders, maximum Issue Face Amount for Exam-Free Underwriting: \$300,000. In Puerto Rico, Exam-Free Underwriting is available for applicants age 0-45 who are applying for less than \$150,000.</p> <p>Policy approval is determined by a review of medical and personal history on the application, and may be subject to additional underwriting requirements at the discretion of F&G. Certain age and face amounts are excluded from Preferred consideration, and are subject to cap and participation rate adjustment. Issuance may be dependent on answers to the health questions on the application. Review F&G Underwriting Guidelines for additional details.</p>

- Charges and fees**
- Deductions come from the account value. Charges are always taken from the most recent segments.
 - The unit expense, contract fee, cost of insurance and cost of additional riders are deducted monthly.

Maximum Information Report & Partial Surrender Service Fee:	\$25.00 each
Expense Deducted from Premiums	9% (years 1-10); 5% (years 11+)
Monthly Unit Expense <i>(based on the higher of the current or initial face amounts)</i>	Charge varies by age, gender, class and policy year; paid for 15 policy years, F&G reserves right to assess in subsequent years
Monthly Contract Fee:	\$9.00
Monthly Cost of Insurance & Additional Riders	Varies

Interest crediting options

Account value can be allocated across the interest crediting options. Allocations can be changed on the anniversary date of each index crediting period, with at least 30 days' notice. Interest credited is guaranteed never to go below 0.25% annually.

Index-based Interest Crediting	
Cap, Participation and Spread rates: Set annually, in advance of each segment's interest crediting date, may change as the segment renews.	
Barclays Trailblazer Sectors 5	<ul style="list-style-type: none"> • 1-year Point-to-Point, no Cap and with Account Value Bonus (Participation rate minimum is 30%, Spread Maximum is 10%)
S&P 500®	<ul style="list-style-type: none"> • 1-year Monthly Point-to-Point, with Cap (Cap minimum is 0.50%, Participation rate is guaranteed at 100%) • 1-year Point-to-Point, with Cap (Cap minimum is 1%, Participation rate is guaranteed at 100%) • 1-year Point-to-Point, with Cap (Cap minimum is 1%, Participation rate guaranteed at 140%) • 1-year Point-to-Point, with Cap and with Account Value Bonus (Cap minimum is 1%, Participation rate guaranteed at 100%)
Morgan Stanley US Equity Allocator Index	<ul style="list-style-type: none"> • 1-year Point-to-Point, no Cap (Participation rate minimum is 30%) • 1-year Point-to-Point, no Cap and with Account Value Bonus (Participation rate minimum is 30%)
BlackRock Market Advantage Index™	<ul style="list-style-type: none"> • 1-year Point-to-Point, no cap and with Account Value Bonus (Participation Rate minimum is 30%)
Fixed Interest Crediting rate set once per year for each segment	

Account Value Bonus

In policy years 11+ on, if the credited rate of the fixed interest option exceeds the minimum guaranteed rate; some interest crediting options will receive a 0.25% Persistency Bonus to the fixed and indexed account values, except for account values backing a fixed loan. Additionally, beginning in year 2, some index crediting options offer an Account Value Bonus of 1%.

Withdrawals

Partial and full surrenders

The minimum partial withdrawal is \$500.

After the first policy year, withdrawals from a policy's surrender value may be made with a \$25 charge for each partial withdrawal. Up to 20% of the policy's surrender value may be withdrawn each year without incurring surrender charges.

Withdrawals and loans are deducted from the account value. **Partial and full surrenders incur surrender charges.**

Surrender charges

A surrender charge may be assessed for a reduction in the face amount. The surrender charges vary by gender, risk class and age at issue. If coverage is increased, a new 15-year surrender charge period — with potentially different surrender charges — applies, based on the amount of the increase in coverage. The surrender value of the policy is the total account value less any outstanding loans, and the surrender charge.

Loans

Fixed or variable loans may be made provided there is sufficient surrender value in the policy to cover the loan.

FIXED LOANS

Account value in excess of premiums paid will be available for a preferred loan. During the first 10 policy years, all loans are charged the declared annual interest rate, plus 2%. From policy years 11 on, the interest charged on preferred loans and the interest paid on the account value secured by the loan are the same – the declared annual interest rate – while the interest charged on other loans will be the declared annual interest rate, plus 2%.

VARIABLE LOANS

The maximum variable loan rate is 5%. The interest you pay on a variable loan is set by F&G, up to a cap. The amount used as collateral for the loan continues to earn interest based on the interest crediting options selected by the owner. Depending on the index's performance, the interest could be higher or lower than the interest rate on a fixed loan.

Death benefits

The death benefit option may be changed on the policy anniversary.

Client must choose Option A or B:

Option A

The greater of the face amount and the minimum death benefit required by law

Option B

The greater of the (face amount + account value) and the minimum death benefit required by law

In the case of Option A, partial withdrawals will reduce the death benefit by at least the amount of the withdrawal.

CHANGING BETWEEN OPTIONS A AND B

If the insured changes from **Option A to B**, the face amount is decreased to equal the difference between the amount payable under Option A and the account value on the date of the change. The remaining face amount must be \$50,000 or more. The minimum face amount may be greater based on issue age and additional coverage riders.

If the insured changes from **Option B to A**, the face amount is increased to equal the amount payable under Option B on the effective date of change.

INCREASING OR DECREASING THE FACE AMOUNT

Until the policy anniversary following the insured's 80th birthday, the face amount may be adjusted annually: upward after the first policy year, and downward after the third.

The amount of any increase must be at least \$25,000 and the insured must give proof of insurability. On the date of the increase, there must be sufficient surrender value to cover the monthly deductions, or an additional payment must be made. The increased coverage will have its own surrender charge, unit expense charge and no-lapse premium amount.

The amount of any decrease must be at least \$5,000, and not reduce the face amount below \$50,000. Surrender charges, the unit expense charge and no-lapse premium amounts will be based on the original face amount.

Riders

ACCELERATED BENEFIT FOR TERMINAL ILLNESS

With a life expectancy less than 2 years (12 months in Florida), may accelerate up to 100% of the policy's death benefit, not to exceed \$1,000,000. Paid prior to death so amount paid will be less than the amount accelerated. Subject to underwriting requirements. Policy death benefit will be reduced by the amount accelerated. The client should seek tax advice before exercising this rider.

ACCELERATED BENEFIT FOR CRITICAL ILLNESS

May accelerate up to 100% of the policy's death benefit, not to exceed \$1,000,000. May not be available in all states, and some may restrict the illnesses to which it applies. Critical illness must occur on or after the effective date of the rider. Paid prior to death so amount paid will be less than the amount accelerated. Subject to underwriting requirements. Policy death benefit will be reduced by the amount accelerated. The client should seek tax advice before exercising this rider.

ACCELERATED BENEFIT FOR CHRONIC ILLNESS

May accelerate up to 25% of the policy's death benefit¹ if certified by a licensed health care practitioner in the previous 12 months as having a qualifying chronic illness. This rider will terminate when the accelerated amount is 100% of the death benefit or the lifetime maximum of \$1,000,000. Subsequent annual accelerations are available, upon qualification, until your client accelerates either 100% of the death benefit or the lifetime maximum of \$1,000,000. Paid prior to death so amount paid will be less than the amount accelerated. Subject to underwriting requirements. Policy death benefit will be reduced by the amount accelerated. The client should seek tax advice before exercising this rider.

WAIVER OF MONTHLY DEDUCTIONS

In the case of total disability for a continuous period of six months or more, F&G waives all monthly charges during disability. This prevents cancellation of coverage and keeps the surrender value from being depleted due to monthly charges.

WAIVER OF SPECIFIED PREMIUM

If the client has a disability, as defined in the rider, for more than 6 months, F&G will pay the amount specified in the rider to the policy each month while the client is disabled. This can help prevent the cancellation of coverage by continuing the planned funding.

ACCIDENTAL DEATH BENEFIT RIDER

In the event of certain accident-related deaths occurring before the policy anniversary following the client's 70th birthday; the coverage provided by this rider may not exceed the lesser of \$250,000 and the policy face amount. The request must be made within 120 days of the accident, and the issue age must be 0-60.

OVERLOAN PROTECTION RIDER

This rider prevents the policy from entering a lapse status as the result of outstanding loans that exceed surrender value. Applies after 75th birthday if the policy has been in effect at least 15 years. Conditions must be met.

PRIMARY INSURED TERM LIFE INSURANCE RIDER

This rider is available for contracts with a base policy amount of at least \$150,000 for ages 18 to 45 and at least \$50,000 for ages 46 to 80. It provides term life insurance of up to 9 times the base policy amount. No unit expense charges, but cost of insurance charges apply and may be different from the base coverage. A minimum premium is required, and it may be different from the base coverage premium. Surrender charges do not apply to term life insurance coverage. The term rider can provide additional coverage for a shorter period and be effective protection when the client has the greatest financial responsibilities. This rider is subject to specific underwriting qualifications.

SPOUSE TERM LIFE INSURANCE RIDER

This rider is available for newly issued contracts with a base policy amount of at least \$150,000 for ages 18 to 45 and at least \$50,000 for ages 46 to 80. It provides annual, renewable term life insurance for the primary insured's legal spouse with a death benefit up to the primary insured's base policy amount. The spouse may choose his or her own beneficiary. Cost of insurance charges apply and may be different from the base policy. Surrender charges do not apply to term life insurance coverage. The rider can be converted to permanent life insurance while the base policy is still in effect, at any time before the policy anniversary following the primary insured's 65th birthday, within the first 5 years of the primary insured's coverage, or within 31 days following the primary insured's death.

CHILDREN'S LEVEL TERM INSURANCE RIDER

This rider provides term life insurance for the primary insured's children until they reach age 25. Within 31 days before each child's 25th birthday, the term insurance may be converted to permanent life insurance. One monthly premium will insure all the insured's children up to a \$25,000 face amount.

¹ The 25% annual limit does not apply in California.

No-lapse guarantee¹

If the insured pays the minimum no-lapse premium amounts (increased for outstanding loan balances or partial withdrawals), this policy is guaranteed to remain in effect for 15 years (even if the surrender value is not enough to cover the policy's ongoing charges and costs). Paying only the no-lapse premium amount may not be enough to keep the policy in effect after the 15-year no-lapse period.

Additional information

Product illustrations

F&G Pathsetter[®] is an illustrated product. In all states, an illustration must be prepared and delivered with the client's signature. The illustration must provide information on death benefit changes, in particular Option B to Option A, and coverage with no more than a 25% partial surrender per year. Illustration software is available on SalesLink[®] at fglife.com.

Guideline Premium Test (GPT)

This test requires that the sum of the premiums paid cannot at any time exceed the greater of the Guideline Single Premium (Maximum Single Premium) or the sum of the Guideline Level Premiums (Maximum Level Annual Premium). These limits are calculated by F&G using assumptions required by the Internal Revenue Code, as amended. The Guideline Premium Test also requires that the death benefit must always be greater than or equal to the account value multiplied by a specified corridor percentage (reflected on the information section of the contract). The applicable percentage varies by age at the beginning of the policy year.

Annual statement

Each year the client receives a report summarizing all F&G Pathsetter activity. The report shows the account value, amount of premium paid, monthly deductions, interest credited, partial surrenders and any charges, paid and unpaid loans and loan interest, surrender value, the death benefit option, face amount and the current death benefit.

Commissions

You have one year to collect the first-year target premium.

¹ May increase the likelihood that your surrender value will be insufficient to cover the monthly mortality costs and expense charges unless additional premium is paid. If additional premium is not paid, your policy may terminate.

Questions? Contact us at Life.Sales@fglife.com

800.445.6758 • fglife.com

"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.

Policies 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.

Form numbers ICC19-2003 (1-19), LPI-2003 (1-19), ICC19-2003 (1-19) P, LPI-2003 (1-19) P, ICC11-LPI1001 (10-11) WMD, LPI-1037 (07-12) WMD, ICC18-LPI1001 (06-18), ICC18-LPI1060 (06-18), ICC18-LPI1061 (06-18), LPI-1022 (06-18), LPI-1036 (06-18), LPI-1037 (06-18), ICC12-LPI1060 (07-12) ADB, ICC11-LRI1010 (10-11), LRI-1031 (10-11), ICC12-LRI3005 (05-12), LRI-3016 (05-12), ICC17 LRI-1116, 17 LRI-1116, ICC16-LRI-1114, LRI-1033 (10-11), ICC17 LRI-1115, LRI-1027 (10-11), ICC19-LRI-2010 (01-19), LRI-2010 (01-19), ICC19-LRI-2015 (1-19), LRI-2015 (1-19), ICC19-LRI-2016 (1-19), LRI-2016 (1-19), ICC11-LRI1005 (10-11), LRI-1026 (10-11), ICC19 LRI2011 (4-19), LRI2011 (4-19), ICC19-LRI2012 (3-19), LRI2012 (3-19), ICC19-LRI2013 (2-19), LRI2013 (2-19), ICC11-LRI1002 (10-11), LRI-1023 (10-11), ICC11-LRI1014 (10-11), LRI-1035 (10-11), ICC18-LRI1066 (06-18), LRI-1066 (06-18), ICC20-LRI-2028 (1-20), LRI-2028 (1-20), LRI-2028 (1-20) FL.

The provisions, riders and optional additional features of this product have limitations and restrictions, and may have additional charges. Contracts are subject to state availability, and certain restrictions may apply.

Issuance of the life insurance policy depends, in part, on answers to health questions in the application.

Permanent life insurance is a long-term contract.

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

All commission options are subject to the terms of the commission schedule and agent contract. Compensation may vary by contract, please consult your commission schedule for complete details.

Information concerning 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.

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

It is important to note that when the declared participation rate is greater than 100% and the index change percentage at the end of the index term period is 0 or negative, no index interest credits will be applied to the account value.

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).

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

The BlackRock Market Advantage Index is a product of BlackRock Index Services, LLC and has been licensed for use by Fidelity & Guaranty Life. BlackRock®, BlackRock Market Advantage Index™, and the corresponding logos are registered and unregistered trademarks of BlackRock.

The product is not sponsored, endorsed, sold or promoted by BlackRock Index Services, LLC, BlackRock, Inc., or any of its affiliates, or any of their respective third party licensors (including the Index calculation agent, as applicable) (collectively, "BlackRock"). BlackRock has no obligation or liability in connection with the administration or marketing of the product. BlackRock makes no representation or warranty, express or implied, to the owners of the product or any member of the public regarding the advisability of investing the product or the ability of the BlackRock Market Advantage Index to track general market performance. BlackRock does not guarantee the adequacy, accuracy, timeliness, and/or completeness of the Index or any data or communication related thereto nor does it have any liability for any errors, omissions or interruptions of the BlackRock Market Advantage Index. <http://www.blackrock.com/us/marketadvantageindex>

Morgan Stanley US EQUITY ALLOCATOR Index (the "Index" or "MSUA index") is the property of Morgan Stanley & Co. LLC.

Any product that is linked to the performance of the Index is not sponsored, endorsed, sold or promoted by Morgan Stanley & Co. LLC, or any of its affiliates (collectively, "Morgan Stanley"). Neither Morgan Stanley nor any other party (including without limitation any calculation agents or data providers) makes any representation or warranty, express or implied, regarding the advisability of purchasing any product linked to this Index. In no event shall Morgan Stanley have any liability for any special, punitive, indirect or consequential

damages including lost profits, even if notified of the possibility of such damages. The Index is the exclusive property of Morgan Stanley. Morgan Stanley and the Index are service marks of Morgan Stanley and have been licensed for use for certain purposes by fidelity and guaranty life insurance ("licensee"). Neither Morgan Stanley nor any other party has or will have any obligation or liability to owners of this product in connection with the administration or marketing of this product, and neither Morgan Stanley nor any other party guarantees the accuracy and/or the completeness of the Index or any data included therein.

No purchaser, seller or holder of this product, or any other person or entity, should use or refer to any Morgan Stanley trade name, trademark or service mark to sponsor, endorse, market or promote this product, without first contacting Morgan Stanley to determine whether Morgan Stanley's permission is required. Under no circumstances may any person or entity claim any affiliation with Morgan Stanley without the prior written permission of Morgan Stanley.

In calculating the performance of the Index, Morgan Stanley deducts, on a daily basis, a servicing cost of 0.85% per annum. This reduces the positive change or increase the negative change in the Index level and thus decreases the return of any product linked to the Index. The Index applies a bespoke volatility control mechanism to identify changing market conditions using intraday data and stabilize the overall level of risk of the Index. The volatility control calculation applied by Morgan Stanley as part of the Index's methodology may decrease the Index's performance and thus the return of any product linked to the Index. In addition, because the volatility control calculation is expected to reduce the overall volatility of the Index, it will also reduce the cost of hedging certain products linked to the Index.

Morgan Stanley may transact derivative transactions linked to the Index. Potential purchasers of products linked to this Index should refer to the full offering document for important information concerning such products, including the related risk factors and make their own appraisal of the risks and suitability of such products.

The "S&P 500 Index" is a product of S&P Dow Jones Indices LLC, a division of S&P Global, or its affiliates ("SPDJ") and has been licensed for use by Fidelity & Guaranty Life Insurance Company. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC, a division of S&P Global ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); These trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Fidelity & Guaranty Life Insurance Company. These life insurance products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index.

Barclays Bank PLC and its affiliates ("Barclays") is not the issuer or producer of Fixed Indexed Universal Life Insurance and Barclays has no responsibilities, obligations or duties to contract owners of Fixed Indexed Universal Life Insurance. The Index is a trademark owned by Barclays Bank PLC and licensed for use by Fidelity & Guaranty Life Insurance Company as the Issuer of Fixed Indexed Universal Life Insurance. Fidelity & Guaranty Life Insurance Company may for itself execute transaction(s) with Barclays in or relating to the Index in connection with Fixed Indexed Universal Life Insurance. Contract owners acquire Fixed Indexed Universal Life Insurance from Fidelity & Guaranty Life Insurance Company and contract owners neither acquire any interest in the Index nor enter into any relationship of any kind whatsoever with Barclays upon purchasing Fixed Indexed Universal Life Insurance. The Fixed Indexed Universal Life Insurance are not sponsored, endorsed, sold or promoted by Barclays and Barclays makes no representation regarding the advisability of the Fixed Indexed Universal Life Insurance or use of the Index or any data included therein. Barclays shall not be liable in any way to the Issuer, contract owners or to other third parties in respect of the use or accuracy of the Index or any data included therein.

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

Volatility 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.

fglife.com