



Experience  
the Power of  
Collaborative  
Thinking

# The power of crediting options

The F&G **Everlast**<sup>®</sup> and F&G **Pathsetter**<sup>®</sup> Indexed Universal Life Insurance products offer the potential of powerful performance using our competitive index crediting options. When you choose the right balance for your client, F&G's products can offer diversification and risk control all in one. In addition, there is always a 0.25% floor to protect from market downside.

## Morgan Stanley US Equity Allocator Index

- Provides exposure to US Large Caps, US Tech and US Small Caps through listed futures
- Uses a momentum signal, an indicator of future performance, calculated for each equity component based on the risk-controlled underlying index prices
- Targets update to 12% annualized volatility by adjusting its allocation on an **intraday** and **end-of-day** basis

## Barclays Trailblazer Sectors 5

- **Barclays** has over **325 years of history** in the financial services industry, **operating globally** in more than 40 countries
- Using the Markowitz Efficient Frontier of investing, the index aims to track a diversified portfolio of assets with the **highest return potential for a given level of risk** – in this case, annual volatility to a 5% target level
- **High participation rate**, with no spread or fee and no cap on the upside
- **Rebalances daily**, if needed, providing **stabilization** during uncertain times
- **Reasonable** and **consistent returns** in a low-interest and volatile market
- **Barclays Trailblazer Sectors 5** is a proprietary domestic volatility controlled index

## BlackRock Market Advantage Index™

- BlackRock Market Advantage Index™ (Ticker: BMADVVCX) allocates to equities, fixed income and commodities, and is **designed to deliver a diversified portfolio** with daily volatility-control to help mitigate risk
- It seeks to deliver better risk-adjusted returns than a traditional multi-asset class index by diversifying across five key macroeconomic components that drive returns across seemingly disparate asset classes
- The index manages a 6% Target Volatility and allows for up to 125% exposure
- Index constituents include iShares<sup>®</sup> ETFs, the iShares S&P GSCI Commodity-Indexed Trust and cash
- The index tracks the return of the weighted constituents, above the sum of the return on the interest rate and the index fee

## S&P 500<sup>®</sup> Index

- Established in 1957 and the most **well-known branded index**
- Measures the performance of **500 large companies** listed on US stock exchanges
- **Average annualized return of 10.54%** over the past 10 years
- **High upside potential** with competitive caps

## Fixed Account

- **Provides certainty** to clients seeking minimal risk
- Your client's account value will **grow by a set rate**
- Guarantees a **declared interest rate** for the allocation period

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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.

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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.

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.

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**Questions? Contact us at [Life.Sales@fglife.com](mailto:Life.Sales@fglife.com)**

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