



Experience
the Power of
Collaborative
Thinking

The power of crediting options

Diversification and risk control are important considerations in retirement planning. F&G's Fixed Indexed Universal Life products offer a powerful toolkit of diverse indexed interest crediting options to fit a variety of clients' objectives, with the guarantee that interest credited will never go below 0.25% annually.

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

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® 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

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/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

Dow Jones Real Estate

- 10% volatility control index providing **stabilization** during uncertain times
- **Unlimited upside potential** uncapped option with low spread/fee tied to the real estate market
- Provides for **diversification** relative to the other strategies

Gold Commodity

- **High competitive caps** to offer even more upside potential
- **Diversification** from traditional markets
- **Strong performance** history

S&P 500® 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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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.

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

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