



Experience
the Power of
Collaborative
Thinking

Give a gift that can last a lifetime

At a loss for what to get the kids or grandkids for the holidays or an upcoming birthday?

Tired of seeing expensive gifts unwrapped never to see them again?

What if you could purchase something you know can last a lifetime and potentially set your loved ones up for a more stable financial future?

The gift of life insurance.

Turn \$50 a month into a lifetime of benefits

For as little as \$50 per month¹, you can purchase a fixed indexed universal life (FIUL) policy for a child or grandchild (from 15 days to 17 years old) that can provide a combination of cash accumulation, living benefits and death benefit protection all in one package.

You may choose to fund a policy for a certain number of years or to a certain age and hand the policy over at adulthood.

And eligible cases could be approved for up to \$200,000 in coverage *instantly*.

¹ Please note: Hypothetical example shown for illustrative purposes only. It is not an indication of the policy's past or future performance. This information represents non-guaranteed values only. Always review the full NAIC compliant policy illustration with clients for full details, including all guaranteed values.

Why purchase life insurance on a child?

- ✔ Protect insurability
- ✔ Help them build their savings
- ✔ Offer financial flexibility

Want to learn more? **Contact your financial professional today.**



"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. Guarantees are based on the claims-paying ability of the issuing insurer, Fidelity & Guaranty Life Insurance Company, Des Moines, IA.

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

Please review the policy for premium details. If premiums are not paid, as scheduled, your policy may terminate or may increase the likelihood that the surrender value will be insufficient to cover the monthly mortality costs and expense charges unless additional premium is paid.

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).

No bank guarantee.

Not FDIC/NCUA/NCUSIF insured.

May lose value if surrendered early.