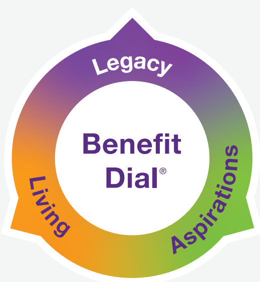
ANNUITIES & LIFE

Offer the gift of life insurance

Gift giving often focuses on presents for the present day.

What if, instead of toys the kids or grandkids will get bored with in a week, your clients could give them a gift that keeps growing with them for all the days to come?

With a juvenile indexed universal life (IUL) insurance policy from F&G, their generosity could last a lifetime:



- **Leave a legacy** for the children in their life.
- Help set them up for **future financial success.**
- Offer something that can **become more valuable over time and adapt to their changing needs** as they grow into adulthood – and maybe even into their retirement years.
- **Guarantee their insurability** later in life.
- **Lock in favorable rates** when they're as young and healthy as possible.

Here's a flyer to help introduce the idea to your clients.

A lifetime of benefits for as little as $50 a month

For $50 in monthly premium, F&G Gold® is an IUL that can provide a death benefit that potentially grows to $359,414 and projected retirement income of $25,817 a year[1].

And juvenile life insurance has many more benefits. Here are five, in no particular order.

Your clients' loved ones could:

- Borrow from their policy's cash value to **pay for college or the down payment on their first home.**
- **Accumulate additional tax-deferred[2] retirement savings**
- **Access their policy's living benefits** if they have a qualifying illness.
- Generate a **tax-advantaged retirement income stream.**
- Eventually, **pass on your clients' legacy to the next generation** of their family.

Contact F&G at 800.773.7086 or Life.Sales@fglife.com to create a customized plan for the loved ones in your clients lives.

[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.

[2] You pay ordinary income tax on the interest you've earned only when it's withdrawn or paid out.

“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.

F&G Gold is subject to state availability. Certain restrictions may apply. Optional provisions and riders have limitations, restrictions and additional charges. Riders may be subject to underwriting requirements. Interest rates are subject to change.

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).

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.

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.