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Thinking

# Reasons you might need living benefits

## Provisions cover wide variety of illnesses, conditions

What if life insurance could be used while you're still around to benefit from it?

It can.

Fixed indexed universal life (FIUL) insurance from F&G comes with living benefits that can be accessed if you're diagnosed with any number of medical conditions.

Accelerated death benefit riders for critical,<sup>1,2,4</sup> terminal<sup>1,3,4</sup> or chronic illness,<sup>1,4,5</sup> included for no additional premium, let you use a portion of your death benefit while you're alive.

### How do I qualify for living benefits?

Here are just some of the reasons you might need to tap into your FIUL policy's living benefits:

Severe injury

Severe illness

Disability *(two common causes you might not think of are arthritis and back pain)*

Cancer

Stroke

Heart disease

Organ failure

Dementia *(for example, Alzheimer's)*

Loss of sight, hearing or the ability to speak

Emphysema or chronic obstructive pulmonary disease (COPD)

Advanced diabetes

Kidney disease

Osteoporosis

<sup>1</sup> The accelerated benefit paid will be based on the age and severity of illness and will be less than the accelerated amount due to receiving the death benefit prior to the death of the insured and the administrative fee. The death benefit will be reduced by the full, accelerated amount. Benefits under these riders are intended to qualify for favorable tax treatment, ultimately these benefits may or may not be taxable. You should seek assistance from your personal tax advisor before exercising this benefit.

<sup>2</sup> For the critical illness rider, a covered illness must first occur on or after the effective date of the rider. If you choose to accelerate the critical illness rider, both the terminal illness and chronic illness riders terminate.

<sup>3</sup> Subject to state availability. Certain restrictions may apply.

<sup>4</sup> The rider is not available when the insured life is rated higher than table 4 or if there is a flat extra rating per \$1,000.

<sup>5</sup> This is a life insurance policy that gives you the option to accelerate some or all of the death benefit in the event you meet the criteria for a qualifying event described in the rider. Accelerated benefits depend on policy values at the time of acceleration. Accelerated benefits paid will reduce the death benefit and use of the proceeds are unrestricted. Comparatively, Long Term Care benefits are expense reimbursements based on benefit levels and a pool of money selected at the time of purchase. Long Term Care benefit will not reduce death benefits and the proceeds must be used for Long Term Care services. This policy and riders do not provide long term care insurance subject to California long term care insurance law. This policy and riders are not a California Partnership for Long-Term Care program policy.

## To learn more about living benefits as part of a life insurance policy from F&G, talk to your financial professional today.

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"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.

Issuance may be dependent on answers to the health questions on the application.

No additional premium is required for these riders. Riders are subject to state availability. Riders may have limitations, restrictions and availability is based on underwriting criteria. Fidelity & Guaranty Life Insurance Company offers a diverse portfolio of universal life insurance policies and optional additional features. Before purchasing, consider your financial situation and alternatives available to you.

Optional provisions and riders have limitations, restrictions and additional charges.

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, please refer to the contract.