

# Everyone could benefit from living benefits

## How indexed universal life (IUL) insurance could help you thrive through chronic, critical or terminal illness








Chances are good that you or someone you know is battling a chronic, critical or terminal illness.

Life insurance from F&G – yes, life insurance – includes benefits for the living designed to help address many of these maladies.

The average American adult is more likely than not to one day have a condition that these living benefits cover.

The time to prepare for that possibility is now, when you're healthy. Whether it's you or someone close to you, the numbers at right illuminate the point.

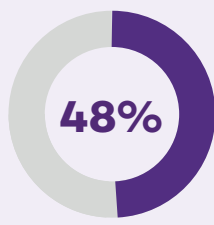
### Chronic conditions include:

-  Heart disease
-  Cancer
-  Chronic lung disease
-  Stroke
-  Alzheimer's disease
-  Diabetes
-  Chronic kidney disease



**6 IN 10** adults in the U.S. have a chronic disease.<sup>1</sup>

Nearly **2 MILLION** Americans (estimated) received a new cancer diagnosis in 2023.<sup>3</sup>



About **48%** of U.S. adults have hypertension, also known as high blood pressure (based on 2017-2020 data).<sup>2</sup>



**4 IN 10** adults in the U.S. have **two or more** chronic diseases.<sup>1</sup>

In 2017, Alzheimer's disease and related dementia affected

**2.9 MILLION** people in the U.S.<sup>2</sup>

**MORE THAN 18 MILLION** cancer survivors were living in the U.S. as of Jan. 1, 2022.<sup>3</sup>

<sup>1</sup> "About Chronic Diseases," October 4, 2024, U.S. Centers for Disease Control and Prevention (CDC), <https://www.cdc.gov/chronic-disease/about/index.html>

<sup>2</sup> "2024 Heart Disease and Stroke Statistics: A Report of US and Global Data From the American Heart Association," AHA/ASA Journals, <https://www.ahajournals.org/doi/10.1161/CIR.0000000000001209>

<sup>3</sup> "Cancer Facts & Figures 2024," American Cancer Society, <https://www.cancer.org/research/cancer-facts-statistics/all-cancer-facts-figures/2024-cancer-facts-figures.html>

## 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.

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. Terminal illness, chronic illness and critical illness riders are available on cases approved at table 4 or better rates. Policies issued with flat extra will not include these riders. 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.

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

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.