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Thinking

## LIVING EXAMPLES

This series explores living benefits in fixed indexed universal life (FIUL) insurance policies from F&G. These benefits, provided for no additional premium, could make trying times a little less difficult.

# Life insurance for the living

## How Jeffrey's \$215,000+ could help him battle invasive cancer

Life insurance helps protect your loved ones by providing a death benefit when you pass away.

But did you know fixed indexed universal life (FIUL) insurance can help you in times of need while you're living?

### Leveraging living benefits

At age 65, Jeffrey was diagnosed with invasive cancer. Faced with significant medical expenses, Jeffrey turned to his F&G FIUL policy he purchased when he was 40.

His policy included a benefit for critical illness, just one of our living benefits referred to in contracts as accelerated death benefit riders.

Jeffrey chose to use the critical illness rider. This allowed him to access a portion of his death benefit early, providing much-needed funds to help cover treatment costs.

### Let's take a look at the potential benefit he could receive:

Base policy death benefit	\$400,000
Cash surrender value	\$245,732
Jeffrey accelerates 83.3% of his death benefit, equaling	\$333,333
Jeffrey receives a benefit amount of	\$215,358 <sup>1</sup>

After accelerating 83.3% of the available death benefit, Jeffrey's remaining death benefit is \$66,667 and his cash surrender value is \$40,955.



Living benefit riders<sup>2</sup> give you access to your death benefit as part of your life insurance policy during different times in your life. It's important to understand how these benefits work and the value they may provide for life's "what-ifs."

## Ask your financial professional how a life insurance policy from F&G can help you protect yourself now and your loved ones in the future.

<sup>1</sup> The benefit amount is determined by the severity of his illness and the impact on future life expectancy and is reduced by an administrative fee and an actuarial discount as outlined in the rider. Hypothetical assumptions based on issue age 40, initial face amount \$400,000 at issue level death benefit, critical illness of lung cancer severity level three. Jeffrey exercised 83.3% of benefit at age 65. If you choose to accelerate the critical illness rider, both the terminal illness and chronic illness riders terminate.

<sup>2</sup> 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.

"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.

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.

Policy form numbers: 16-LRI-1114, 17-LRI-1115, ICC16-LRI-1114, ICC17-LRI-1115.

The example is hypothetical, non-guaranteed and is not an indication of the policy's and/or interest crediting option's past or future performance.

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

Subject to state availability. Certain restrictions may apply.

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.