

F&G rates are competitive, have been stable over time

Five years of S&P 500® index caps from F&G vs. top competitors

If you're looking for strong, predictable rates in a fixed indexed universal life (FIUL) policy, look no further than F&G. Using S&P 500® cap rates as an example, here's how we compare to top competitors:

Average S&P 500 cap rate and stability since 2019



This analysis features carriers known to have the highest S&P cap rates and was obtained from Wink's LifeSpecs tool on 4/16/24. Historical Cap rates from 12/31/2019 to 12/31/2023 used for F&G Pathsetter® S&P 500 1YPTP w/ Cap and 100% Par, F&G Freedom® S&P 500 1YPTP w/ Cap and 100% Par, and competitor equivalent S&P 500 1YPTP index crediting options.

The numbers tell a compelling story

The higher a carrier is on the chart, the higher its average cap rate. The farther right, the more stable those rates have been.

F&G stands apart from the competition with average S&P 500 cap rates more than 1% higher than our closest competitor over the last five years. We also have a strong track record of sticking to those competitive rates. On average, rates have changed just one half of 1% each year going back to 2019.

For more information on FIULs from F&G, 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.

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