



Living benefits put the life in life insurance



Critical, terminal and chronic illness riders boost the value of your indexed universal life (IUL) insurance policy.

How each living benefits rider can help you in times of need

Living benefits, referred to in your policy as **accelerated death benefit riders (ABRs)**, give you access to your death benefit when certain conditions are met. We offer critical illness, chronic illness and terminal illness riders.



So what happens if you get sick?

Access your death benefit while you're living so you can focus on the people and the things that matter most to you.

Facing a critical illness?

The critical illness rider allows acceleration of up to 100% of your policy's death benefit for conditions such as:

- Heart attack
- Stroke
- Cancer
- Organ transplant
- ALS, aka Lou Gehrig's Disease
- And more

Managing a terminal illness?

If your life expectancy is under 24 months, you can accelerate up to 100% of your death benefit.

Battling chronic illness?

If you are living with a diagnosed chronic illness or impairment that impacts two of six activities of daily living, you can accelerate part of your death benefit.

This covers cognitive impairment such as Alzheimer's Disease or other forms of dementia.

NOTE: These are defined conditions and benefits, and availability may vary by state. For full details on the benefits and limitations, see the chart on page 7.

Expenses living benefits can help you cover

Once the money is yours, you can do whatever you want or need to do with it.

Because living benefits are triggered by health concerns, the most obvious ways they're used is to pay for medical treatments and medications, but that's not all.

How would you use your living benefits?



Health insurance premiums



Home health or adult day care costs



Nursing home care



Lost wages



Your mortgage



Other monthly bills



Routine living expenses



Tuition for the kids



Renovating your home to make it more accessible and comfortable



Entertainment



Maintaining your lifestyle



Vacations and other travel

How do these living benefits *really* work?

LIVING EXAMPLES

Critical illness rider

Jeffrey

Issue age: 40

Jeffrey purchases an F&G life insurance policy and at age 65, is diagnosed with invasive cancer. His F&G life insurance policy includes a benefit for critical illness. He chooses to exercise part of his death benefit through the critical illness rider to help cover expenses while he continues treatment.

Let's take a look at the potential benefit he receives:

| | |
|--|------------------------------|
| Base policy death benefit | \$400,000 |
| Cash surrender value | \$245,732 |
| Jeffrey accelerates a portion of his death benefit, equaling | \$333,333 |
| Jeffrey receives a benefit amount of | \$215,358¹ |

After using the living benefits, Jeffrey's remaining death benefit is \$66,667 and his cash surrender value is \$40,955.

¹ 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.



LIVING EXAMPLES

Terminal illness rider

Mary

Issue age: 50

Mary purchases an F&G life insurance policy and at age 70, is diagnosed as having a life expectancy of 24 months or less.¹ She included the terminal illness living benefit rider as a supplement to her F&G life insurance policy so she decides to use a portion of it to enjoy life with her family.

Let's take a look at the potential benefit she receives:

| | |
|---|------------------------------|
| Base policy death benefit | \$300,000 |
| Cash surrender value | \$164,176 |
| Mary accelerates a portion of her death benefit, equaling | \$250,000 |
| Mary receives a benefit amount of | \$228,019² |

After using the living benefits, Mary's remaining death benefit is \$50,000 and her cash surrender value is \$27,363.



¹ State variations may apply.

² The benefit amount is reduced by an administrative fee and an actuarial discount as outlined in the rider. Hypothetical assumptions based on issue age 50, initial face amount \$300,000 at issue level death benefit, Terminal illness occurred at age 70 and Mary exercised 83.33% of benefit. If you choose to accelerate the terminal illness rider, both the critical illness and chronic illness riders terminate.

LIVING EXAMPLES

Chronic illness rider

Sue

Issue age: 35

Sue purchases an F&G life insurance policy and at age 67 is diagnosed by a licensed health care practitioner with Alzheimer's disease. Her family decides to accelerate a part of her death benefit through F&G's chronic illness rider to help pay for the cost of her care.

Let's take a look at the potential benefit she receives:

| | |
|--|-----------------------------|
| Base policy total death benefit | \$500,000 |
| Cash surrender value | \$352,925 |
| Sue accelerates 25% of her death benefit, which equals | \$125,000 |
| Sue receives a benefit amount of | \$88,231¹ |

Her remaining death benefit is \$375,000 and the remaining cash surrender value is \$264,694. If Sue continues to qualify for chronic illness benefits under this rider, she can accelerate up to 25% of the original eligible death benefit or \$375,000.

¹ The benefit amount is reduced by an administrative fee and an actuarial discount as outlined in the rider. Hypothetical assumptions based on issue age 35, initial face amount \$500,000 at issue level death benefit, Chronic illness occurred at age 67 and Sue exercised 25% of the benefit. If you choose to accelerate the chronic illness rider, both the critical illness and terminal illness riders terminate.





| Rider | How it works | What it covers |
|--|---|--|
| <p>Critical illness^{1,3,5}</p> | <p>This benefit allows the acceleration of up to 100% of the policy's death benefit, not to exceed \$1,000,000, if the insured suffers from a covered critical illness.²</p> | <ul style="list-style-type: none"> • Heart attack (Myocardial Infarction) • Stroke • Major organ transplant (heart, pancreas, liver, lung, kidney and bone marrow) • Paralysis • Diagnosis of Amyotrophic Lateral Sclerosis (ALS) • Arterial aneurysms • Central nervous system tumors • Significant burns • End-stage Renal Disease (ESRD)/failure diagnosis • Invasive cancer |
| <p>Terminal illness^{1,5,6,7}</p> | <p>If a doctor diagnoses you with a terminal illness with a life expectancy under 24 months⁴, you can accelerate up to 100% of the policy's death benefit, not to exceed \$1,000,000.</p> | <p>The specific type of illness doesn't matter for this rider, simply its terminal nature and life expectancy.</p> |
| <p>Chronic illness^{1,5}</p> | <p>If, in the previous 12 months, a licensed health care practitioner has diagnosed you with a qualifying chronic illness, you can accelerate up to 25% of the policy's death benefit.⁶</p> <p>If you continue to qualify, you can accelerate up to 25% each year until you've reached 100% of the death benefit or the lifetime maximum of \$1,000,000.</p> <p>Your death benefit will be reduced by the amount accelerated.</p> <p>This rider terminates when 100% of the death benefit (or the lifetime maximum) has been accelerated.</p> <p>May not be available in all states.</p> | <p>Chronic illness is defined as impairment in performing two out of six activities of daily living (ADLs) due to loss of functioning capacity to perform the activity or impairment of cognitive ability, such as Alzheimer's Disease or other forms of dementia.</p> <p>Activities of daily living include:</p> <ul style="list-style-type: none"> • Bathing • Eating • Dressing • Toileting • Transferring • Continence |

¹ 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.

² As defined in the rider.

³ 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.

⁴ State variations may apply.

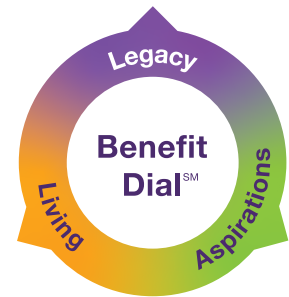
⁵ The rider is not available when the insured life is rated higher than table 4 or if there is a flat extra rating per \$1,000.

⁶ The 25% annual limit does not apply in California.

⁷ 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.

Living benefits¹ give you access to your death benefit as part of your life insurance policy during different times in your life. It’s important for you to understand how these benefits work and the value they 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.



¹ 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.

Surrender charges begin when the contract is issued and decline over 15 years to zero. If you increase your coverage, a new 15-year surrender charge period applies based on the amount of the increase in coverage.

Information provided regarding tax or estate planning should not be considered tax or legal advice. Consult your own tax professional or attorney regarding your unique situation.

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

Subject to state availability. Certain restrictions may apply.

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.

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| No bank guarantee. | Not FDIC/NCUA/NCUSIF insured. | May lose value if surrendered early. |
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