



Experience  
the Power of  
Collaborative  
Thinking

# The power of crediting options

Diversification and risk control are important considerations in retirement planning. F&G's Indexed Universal Life products offer a powerful toolkit of diverse indexed interest crediting options to fit a variety of clients' objectives, with the guarantee that interest credited will never go below 0.25% annually.

## Barclays Trailblazer Sectors 5

- **Barclays** has over **325 years of history** in the financial services industry, **operating globally** in more than 40 countries
- Using the Markowitz Efficient Frontier of investing, the index aims to **track a diversified portfolio of assets** with the highest return potential for a given level of risk – in this case, annual volatility to a 5% target level
- **High participation rate**, with no spread/fee and no cap on the upside
- **Rebalances daily**, if needed, providing **stabilization** during uncertain times
- **Reasonable** and **consistent returns** in a low-interest and volatile market

## Dow Jones Real Estate

- 10% volatility control index providing **stabilization** during uncertain times
- **Unlimited upside potential** uncapped option with low spread/fee tied to the real estate market
- Provides for **diversification** relative to the other strategies

## Gold Commodity

- **High competitive caps** to offer even more upside potential
- **Diversification** from traditional markets
- **Strong performance** history

## S&P 500® Index

- Established in 1957 and the most **well-known branded index**
- Measures the performance of **500 large companies** listed on US stock exchanges
- **Average annualized return of 10.54%** over the past 10 years
- **High upside potential** with competitive caps

## Fixed Account

- **Provides certainty** to clients seeking minimal risk
- Your client's account value will **grow by a set rate**
- **Guarantees a declared interest rate** for the allocation period

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Indexed interest crediting rates are subject to a cap, spread and/or participation rate. Caps, spreads and participation rates are subject to change at the discretion of Fidelity & Guaranty Life Insurance Company.

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Volatility control seeks to provide smoother returns and mitigate sharp market fluctuations. While this type of strategy can lessen the impact of market downturns, it can also lessen the impact of market upturns, potentially limiting upside potential.

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**Questions? Contact us at [Life.Sales@fglife.com](mailto:Life.Sales@fglife.com)**

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