



# 3 strategies to help clients meet their financial goals with F&G life insurance

- Higher death benefit options
- True permanent protection
- F&G underwriting for clients facing medical issues



# Strategy 1

## Set up higher benefits – for the same affordable price

Many clients focus on setting up the highest death benefit possible at an affordable rate that fits into their financial budget.

With F&G Everlast<sup>®</sup> fixed indexed universal life insurance (FIUL), you can confidently help your clients set up higher benefit levels for their loved ones ... for the same price they might pay with some competitor products.

Take a look at this example featuring a 50-year-old male with a \$200 per month budget:

	F&G Everlast <sup>®</sup>	Competitor's Indexed Universal Life Express	Summary
<b>Death benefit</b>	\$170,753	\$150,859	<b>Almost 15% MORE coverage</b>
<b>Premium</b>	\$200 monthly	\$200 monthly	Same premium
<b>Commissionable premium</b>	\$3,434	\$2,400	<b>\$1,034 potential ADDITIONAL commissionable premium</b>

Example 1: Male, 50, Non-Tobacco, using Death Benefit Option A. Face solved with \$200/month premium with a 6.30% illustrated rate using the 1YPtP S&P 500<sup>®</sup> with Par and Cap. The example is hypothetical, non-guaranteed and is not an indication of the life insurance policy's past or future performance.

This data is taken from publicly available information and believed to be current as of July 7, 2023.

F&G Everlast helps you deliver a clear advantage for your client by giving them the advantage of a higher benefit level for their beneficiaries. Many financial advisors find this strategy can help encourage prospects to add the life insurance their family may need.

<sup>1</sup> F&G Everlast offers rolling commission for two years. If the client is paying below target in year one, you will continue to earn first year rates on the balance of paid premium, up to target in year two. In this example, you would earn first year commission rates on the \$2,400 that is paid in year one, plus first year rates on the additional \$1,119 as second year premiums are paid.

# Strategy 2

## True permanent protection delivers your clients with coverage that lasts

When clients debate between term coverage and permanent life insurance, it's important to highlight the value of setting up protection that will continue long after many term periods end.

For many families, the fact that a term of coverage expired doesn't neatly coordinate with the "end" of a need for life insurance.

But at that point the client is older. They may have developed health issues which could cause problems during underwriting. The price they may need to pay for coverage due to their older age and health situation may come as an unpleasant surprise.



A quick comparison of options<sup>1</sup> can help you show clients just how cost-effective lifelong protection could be – especially when they factor in the reassuring knowledge that they won't need to replace their coverage in the future.

			
<b>45-year-old female</b> \$300,000	<b>30-year-old female</b> \$300,000	<b>49-year-old female</b> \$150,000	<b>49-year-old male</b> \$150,000
<b>F&amp;G Pathsetter®</b> \$219/month	<b>F&amp;G Pathsetter®</b> \$100/month	<b>F&amp;G Pathsetter®</b> \$142/month	<b>F&amp;G Pathsetter®</b> \$175/month
Columbian Financial Group Term Life \$186/month	Forester's Life Insurance Company Term Life \$67/month	Forester's Life Insurance Company Term Life \$122/month	Forester's Life Insurance Company Term Life \$140/month
Mutual of Omaha Insurance Company Term Life Express \$197/month	Mutual of Omaha Insurance Company Term Life Express \$68/month	Mutual of Omaha Insurance Company Term Life Express \$144/month	Columbian Financial Group Term Life \$162/month

**F&G product indicated is assuming 30 years of premiums being paid.  
Competitors shown have an equal amount of coverage on 30-year term life plans.**

This data is taken from publicly available information and believed to be current as of July 7, 2023.

**Offering your clients coverage that they will not outlive can be a strong way to illustrate the value of a few extra dollars each month.**

<sup>1</sup> Examples above: F&G Pathsetter illustrated using Non-Tobacco, using Death Benefit Option A. Premium solved to age 95 at a 6.54% illustrated rate using 50% 1YPtP S&P 500® with Par and Cap and 50% 1YPtP Barclays Trailblazer Sectors 5 with Par, Spread and Bonus, under non-guaranteed assumptions. Competitors shown have an equal amount of coverage on 30-year term life plans. The examples are hypothetical, non-guaranteed and is not an indication of the life insurance policy's past or future performance.

# Strategy 3

## F&G underwriting process may result in more options

Clients living with certain medical conditions may find themselves facing limited opportunities for adding life insurance.

Many may believe their only underwriting options are through simplified-issue or guaranteed-issue plans (which often cost more). Both of which do not require medical exams.

Simplified-issue will ask clients health questions and conduct a review of the client's eligibility, while guaranteed-issue requires no health questions or underwriting.

However, F&G offers a different solution. By underwriting clients on an individual basis, F&G may be able to help you offer those clients with medical conditions significantly higher benefit levels with more flexibility in their coverage.

### Medical conditions<sup>1</sup> that may be approved for coverage at F&G

- Cancer (all types)
- Chronic Obstructive Pulmonary Disease (COPD)
- Parkinson's Disease
- Lupus
- Stroke

<sup>1</sup> This is not a full comprehensive list of impairments F&G is able to underwrite for, nor is it a guarantee of approval. Please reach out to our risk assessment team to see if your client could qualify.

# F&G underwriting examples for clients with certain medical conditions

The following situations are provided as examples and are not intended to indicate guaranteed approval or rating.

Looking to see if your impaired client may qualify? Simply reach out to our new business team to request a risk assessment, which is done on a case-by-case basis. Please note you will need your client's medical history prior to your request.

Contact us prior to submission to discuss your next impaired risk case: 800-445-6758, option 2, option 1 (ask for risk assessment).

Condition	Many term, whole life or universal life insurance companies	F&G Underwriting <sup>1</sup>
<b>Cancer</b>	Auto-decline	If a client had stage 0 cancer, standard or Table 2 would be considered. Stage 1 or 2 would be considered with a small flat extra. Stage 3 would be considered with a high dollar amount flat extra. Stage 4 or 5 would be declined.
<b>Chronic Obstructive Pulmonary Disease (COPD)</b>	Auto-decline	COPD clients with mild symptoms who show at least 2 years of favorable management and abstinence from tobacco use can be considered for standard rates. There is potential for a table rating.
<b>Parkinson's Disease</b>	Auto-decline	If the disorder is considered mild or moderate with no other residuals or complications – possible standard through table 4.
<b>Lupus</b>	Auto-decline	Possible Standard, at best. If condition is considered severe with complications, and lack of control it can be rated or decline.
<b>Stroke</b>	Auto-decline with most	If stroke was mild and a single incident, we may be able to consider after 5 years at a table 5.

<sup>1</sup> Policy issuance may be dependent on answers to the health questions on the application.

# Looking for innovative strategies for placing your next life case?

Contact the F&G Life Sales Team at **800.445.6758 Prompt 2** or **[life.sales@fglife.com](mailto:life.sales@fglife.com)**.



## **We can help your clients with higher benefits levels, true permanent protection options, and special flexibility in underwriting cases involving certain medical conditions.**

“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.

Policy issuance may be dependent on answers to the health questions on the application.

Please review the policy for premium details. If premiums are not paid, as scheduled, your policy may terminate or may increase the

likelihood that the surrender value will be insufficient to cover the monthly mortality costs and expense charges unless additional premium is paid.

All commission options are subject to the terms of the commission schedule and agent contract. Compensation may vary by contract, please consult your commission schedule for complete details.



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