

Why F&G should be your carrier of choice

Who is F&G?

For over 60 years, F&G has built a growing business on partnership, innovation and a disciplined investment approach. Below are a few key milestones that have helped set us up for continued success.



Universal Life product.

F&G's parent company with capital resources and a complimentary business model, providing F&G with a strong and stable owner.

stable, dependable products to our distribution partners and mutual clients.

established

More than 800,000 people protected

F&G, headquartered in Des Moines, Iowa, offers unique life insurance and annuity solutions to meet individual financial security needs through a national network of financial professionals.

F&G is a division of Fidelity **National Financial (NYSE:** FNF) family of companies. FNF is a FORTUNE 500® company and a leading provider of title insurance and settlement services to the real estate and mortgage industries.

Why F&G for fixed indexed universal life?

	Product design	Underwriting
F&G ExecuDex®	A first of its kind combining speed and convenience, now available exclusively with F&G	 InstApproval^{®1} makes this a simple, hassle-free application process with qualified applicants getting an immediate coverage decision
	Offer your clients point of sale decision, top of market accumulation and permanent protection	
F&G Pathsetter®	Strong product performance with crediting options like Barclays Trailblazer Sectors 5 Index or the S&P 500® Index	• F&G's Exam-Free ² Underwriting through age 60 and \$1,000,000 ³ is easy, efficient and hassle-free
	Access to critical, chronic, and terminal illness riders	
F&G Everlast®	Lifelong flexibility and affordable protection with the opportunity for accumulation potential	
	Access to critical, chronic, and terminal illness riders	

InstApproval® is not available to all applicants. Those who qualify as determined by an initial questionnaire are considered low-risk in all critical underwriting categories, and no additional risks can be uncovered in an instant search of online records databases. If risks are found, traditional underwriting may be required, and placement in another Fixed Indexed Universal Life (FIUL) product may be more appropriate. Same-week ExecuDex coverage requires electronic payment (ACH) of initial premium at

Policy approval is determined by a review of medical and personal history on the application and may be subject to additional underwriting requirements at the discretion of F&G. Review Fidelity & Guaranty Life Insurance Company Underwriting Guidelines for additional details.

⁹ Non-US Citizens are eligible for Exam-Free2 underwriting through \$300,000. In Puerto Rico, Exam-Free2 underwriting is available for applicants age 0-45 who are applying for less than \$150,000.

3 Partnering with F&G

Dedicated support and resources

- <u>Sales support</u> Dedicated National Account Vice President, National Account Manager and Sales Desk
- One-stop shop no password required for marketing materials, current life rates, New Business and Underwriting Resources, and more.
- Financial professional content library, you will find a host of social media content you can share to your owned channels. We have content for LinkedIn, Facebook and Twitter that promotes F&G, annuities or life insurance.



F&G Life product microsite



Financial professional content library



F&G Life Sales contact info



Questions? Reach out to your dedicated sales support team at 800.357.8734 or life.sales@fglife.com

"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.

The Blackstone Group Inc. and its affiliates do not issue, provide any guarantee of, or have any obligations under, the life insurance and annuities issued by Fidelity & Guaranty Life Insurance Company.

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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