



Indexed Universal
LIFE INSURANCE

F&G
QuantumSM
& YOU

Forever life insurance you can secure right now

Get permanent life insurance at Quantum speed

When it comes to safeguarding your family’s future, delaying even a day longer than necessary to make it happen is one day too many. Why should you have to wait?

With **F&G QuantumSM Indexed Universal Life (IUL) Insurance and InstApproval[®] underwriting¹**, you don’t have to. Apply online today, and you could get an immediate coverage decision and, if approved, have an in-force policy delivered in a matter of days.

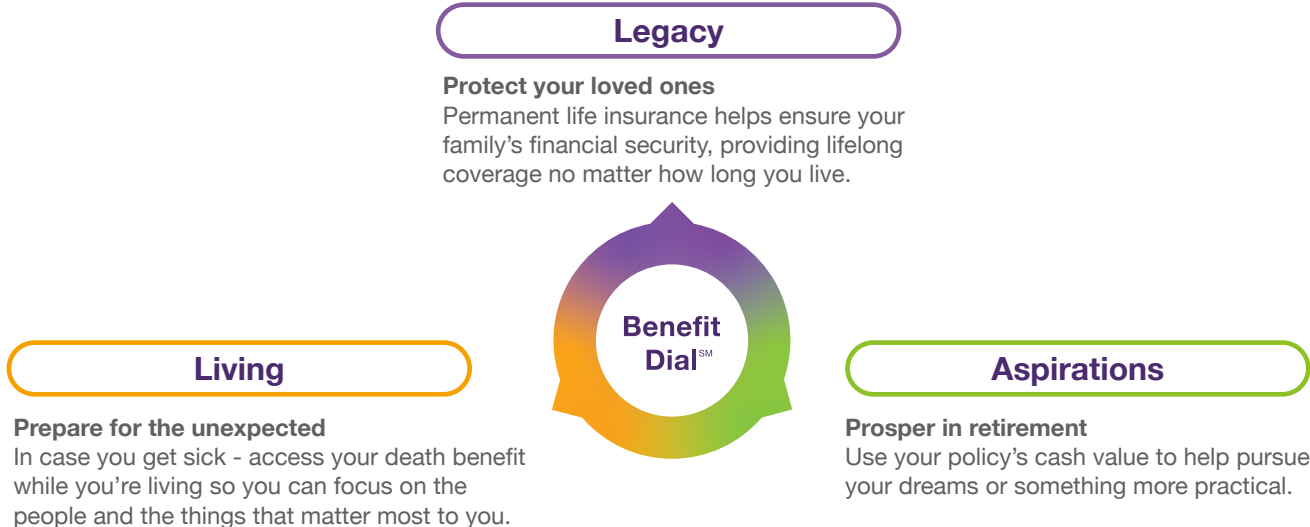
No medical exam. No invasive interview. No waiting and wondering.



Life insurance from F&G

Dial in your benefits

F&G’s portfolio of life insurance products help to protect your legacy, life and aspirations. F&G Quantum is specifically designed to maximize cash accumulation potential while providing death benefit protection and living benefits should you get sick.



Read on to learn how Quantum can play an important part in your financial security.

¹ 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 indexed universal life (IUL) product may be more appropriate. Same-day coverage requires electronic payment (ACH) of initial premium at time of application.

What makes F&G Quantum a good fit for you?



- **Grow your savings for the future** – Build cash value over time to support your retirement goals.
- **Tax-deferred growth** – Let your policy’s cash value grow without immediate tax implications.
- **Flexible access to funds** – Use withdrawals or policy loans to cover unexpected expenses or pursue your dreams.
- **Balance today and tomorrow** – Plan for the future while still enjoying financial flexibility now.



- **Ensure a lasting legacy** – Help protect your loved ones with the security of a traditional death benefit.
- **Lifelong financial protection** – Permanent life insurance provides coverage no matter how long you live.
- **Flexible payout options** – Choose a lump sum or periodic payments, with the ability to adjust as needed.



- **Access your death benefit while living** – Get financial support when you need it most.
- **Protection against the unexpected** – Helps cover medical expenses, long-term care, or other financial challenges.
- **Maintain financial stability** – Help reduce the burden on your loved ones during difficult times.
- **Focus on what matters most** – Spend time with family and prioritize your well-being without financial stress.

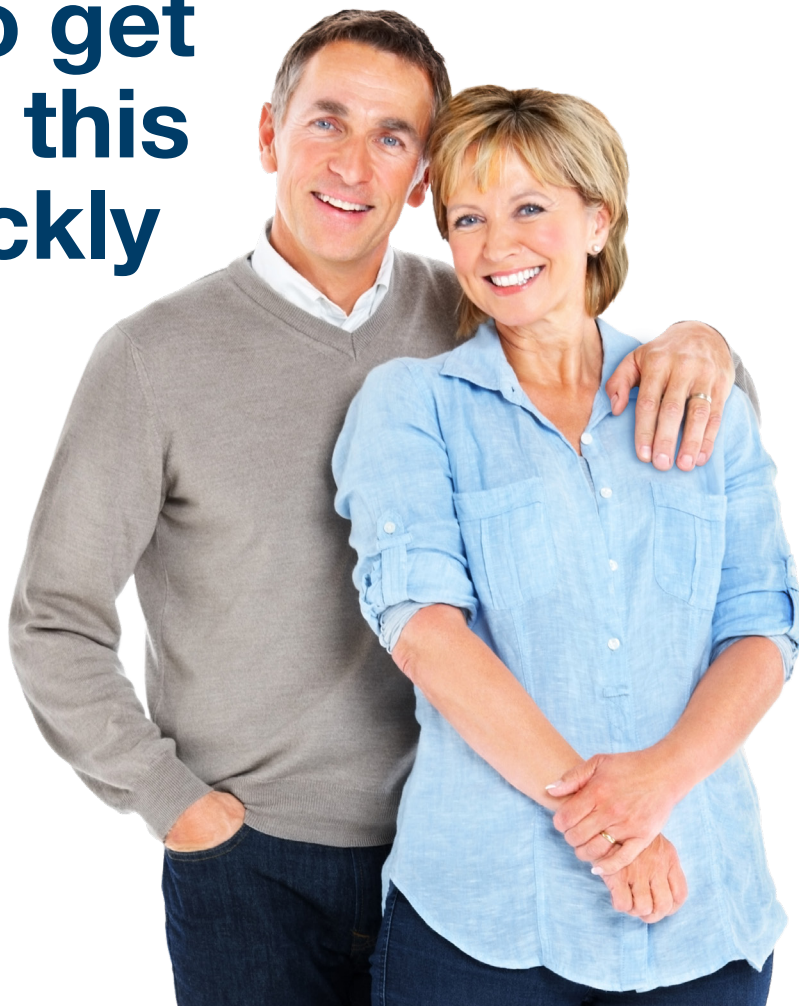
About
F&G
Annuities and Life

1959
established
1,000,000+
people protected

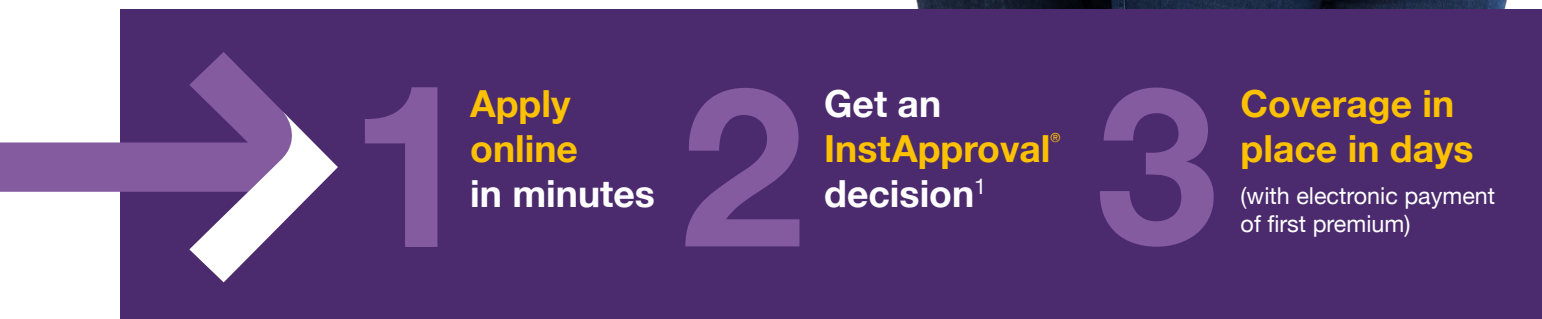
F&G has provided retirement products since 1959. Today, we provide annuities and life insurance for over 1,000,000 people across the United States. Our life insurance policies are designed to protect your loved ones and help you save for retirement.

You won't find another carrier able to get you coverage this good this quickly

Most permanent life insurance requires a lengthy underwriting process – an in-depth interview on your lifestyle and medical history, statement from your doctor and, often, bloodwork to ensure you're healthy enough to cover. It can take over a month and, for all the trouble, the result can be higher premiums and just so-so coverage.



Easy as 1-2-3



With digital-first F&G Quantum, simply answer a few questions online while you're visiting with your financial or insurance professional, click submit, and if you're eligible, you could get an immediate approval.

Before the week's out, those who qualify for InstApproval processing could be protected by quality life insurance — providing protection for your family and helping you plan for retirement.

¹ InstApproval[®] is an underwriting process and is not available to all applicants. Those who qualify for InstApproval[®], 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 Indexed Universal Life (IUL) product may be more appropriate. Same-week coverage requires electronic payment (ACH) of initial premium at time of application.



Life is a journey filled with dreams, milestones, and the people you cherish most.

Pursuing your aspirations – and your family’s – may require you to do more than simply set aside part of your paycheck. F&G Quantum provides you another tool to pursue your wildest dreams or something more practical.

When you think about retirement, what does it look like?

Growth potential can help you fulfill your dreams

Spoiling grandkids, taking vacations, going on adventures, leisurely days, passion projects...whatever your aspirations, F&G Quantum can help you prosper.

Protection from turbulent markets

No matter what the market does, you’re protected against losses with F&G Quantum. Your cash value can never decrease due to market downturns, and through market-linked indexes, you can participate in the market’s upside.

The power of diversification

By diversifying where and how you save, you can potentially generate additional tax-efficient income in retirement. As an after-tax savings vehicle, funds drawn from your F&G Quantum policy may receive favorable tax treatment when you take the income. See page 10 for more detail.

Additional income can be used for retirement or anything you’d like

You’re not limited in how and when you spend the money you draw from your policy’s cash value. While many people use the funds as supplemental retirement income, policy loans allow for liquidity any time. That means F&G Quantum could help you pay for a large purchase, a wedding, college – you name it.

Growth potential

Your choice for tax-deferred growth

You choose any combination of these potential interest earning options:

- A fixed interest option (we set the rate annually)
- Several options tied to market indexes:
 - Barclays Trailblazer Sectors 5 Index
 - S&P 500® Index

The fixed interest rate and index crediting options are guaranteed not to be below 0.25%.

Each index option is limited by caps, participation rates and/or spreads.

The index options are linked to a market index, but you are not investing directly in the stock market or any index. We protect you from downside risk, and you are guaranteed not to lose money due to market declines.

At the end of each crediting period, any gains are locked in.

Potential bonuses

In policy years 11 and on, F&G will add a 0.25% Persistency Bonus to the fixed and indexed account value if the credited rate on the fixed interest option at that time exceeds the minimum guaranteed rate. In addition, beginning in year 2, some index crediting options offer an Account Value Bonus of 1.00% annually on top of any interest credits you've earned.



Living benefits

When you buy your policy, you may tailor it to your unique family needs and concerns by selecting from a wide range of options. The optional rider benefits have limitations, restrictions and, in some cases, additional charges. They may vary from state to state.

Accelerated¹ benefit for terminal illness

If you are diagnosed with a terminal illness and not expected to live more than 24 months (12 months in Florida), this rider may accelerate up to 100% of the policy's death benefit, not to exceed \$1,000,000. The amount paid will be less than the amount accelerated, and your death benefit will be reduced by the amount accelerated.

Accelerated¹ benefit for critical illness

You may accelerate up to 100% of the policy's death benefit if you suffer from a critical illness as defined in the rider. The illness must first occur on or after the start date of the rider. The amount paid will be based on your age and the severity of the illness, and will be less than the amount accelerated. Your death benefit will be reduced by the amount accelerated.

Accelerated¹ benefit for chronic illness³

You may accelerate up to 25% of the policy's death benefit² if certified by a licensed health care practitioner in the previous 12 months as having a qualifying chronic illness. Chronic Illness is defined as impairment in performing two out of six activities of daily living due to loss of functional capacity to perform the activity or impairment of cognitive ability. Activities of daily living include bathing, eating, dressing, toileting, transferring or continence. This rider will terminate when the accelerated amount is 100% of the death benefit or the lifetime maximum of \$1,000,000. Subsequent annual accelerations are available, upon continued qualification, until you have accelerated either 100% of the death benefit or the lifetime maximum of \$1,000,000. Your death benefit will be reduced by the amount accelerated. May not be available in all states. The policyholder's use of the benefit is unrestricted when the insured has become chronically ill or are otherwise eligible for benefits from a qualified event.

¹ The amount paid upon acceleration will be subject to administrative fees (see the Accelerated Death Benefit Riders for details).

² The 25% annual limit does not apply in California.

³ 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.

Loan options

Ability to borrow

You may borrow as much or as many times as you wish, provided there is sufficient surrender value in the policy to cover the loan.

Fixed loans

During the first 10 policy years, all loans are charged the declared annual interest rate plus 2%. From policy years 11+, the interest charged on preferred loans and the interest paid on the account value secured by the loan are the same – the declared annual interest rate. Account value in excess of premiums paid will be available for a preferred loan.

The account value that is used as collateral (security) is moved into a fixed interest account where it earns the declared annual interest rate. In other words, the net interest rate on the preferred loan is zero from policy years 11+.

Variable loans

The interest you pay on a variable loan is set by F&G, up to a cap. Depending on the Index's performance, the interest on your loan could be higher or lower than the interest rate on a fixed loan.

The account value used as collateral continues to earn interest and/or index credits at the same rate as your remaining account value. This gives you the ability to leverage the policy values through loans. For example, you may borrow at a 5% rate of interest (the maximum variable loan rate), but the account value used as collateral may earn 8%, giving you a 3% net gain. This is a higher risk option. In this example, if the index crediting option only credits 1%, you will have borrowed at a net cost of 4%.

Other considerations

Flexible survivor (death) benefits

You may choose between two death benefit options and change your option on the policy anniversary.

You may adjust the death benefit upward after year one, if you qualify, and downward after policy year three.

Ability to withdraw

After the first policy year, you may make withdrawals from the policy's surrender value. Note that the amount of your withdrawal may be limited in order to keep the policy in effect. Up to 20% of the policy's surrender value may be withdrawn each year without incurring surrender charges.

Surrender charges may apply to a withdrawal.

Surrender charges

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.

Overloan protection rider

This rider can prevent your life insurance policy from entering a lapse status as the result of outstanding loans that exceed your surrender value. This benefit applies after your 75th¹ birthday if the policy has been in effect for at least 15 years. Conditions must be met. This rider may be exercised once during the life of your policy.

Charges and costs

In the first 10 years of the policy, F&G will deduct annually a 7% expense charge from premiums paid up to target premium. For excess premiums paid in the first 10 years, F&G will annually deduct 12%. For years 11+, F&G will deduct annually a 5% expense charge from all premiums.

Each month, F&G will also deduct a cost of insurance charge, unit expense charge, charges for any riders you have chosen, and a \$9 expense charge. Applicable surrender charges will be deducted if withdrawals are made. Administrative charges may apply.

¹ Age 65 for policies issued in CA, FL, ND, SC and SD.

Other considerations (cont.)

No-lapse guarantee¹

¹ 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. If additional premium is not paid, the policy may terminate. Please consult your financial professional for details.

If you regularly pay the minimum no-lapse premium amounts (increased for outstanding loan balances or partial withdrawals), you are guaranteed this policy will remain in effect for 15 years. It will not lapse even if surrender values are not enough to cover the policy's ongoing charges and costs.

Paying only the no-lapse premium amount may not be enough to keep your policy in effect after the 15-year no-lapse period.

Reinstatement

F&G may reinstate a lapsed policy within three years, if you provide evidence of insurability.

Annual statements

Each year, you'll receive a report summarizing your F&G Quantum activity. The report will show your account value, the amount of premiums paid, monthly deductions, interest credited, partial surrenders and surrender charges, unpaid loans and loan interest, paid loans and loan interest, the surrender value, the death benefit option, the face amount, and the current death benefit.

Tax information

In many situations, amounts loaned out of a life insurance policy are not treated as paid out of the policy and are therefore not included in taxable income, as long as the policy stays in force.

You pay ordinary income tax on the interest you've earned only when it's withdrawn or paid out.

Death benefits paid as a lump sum are not generally subject to federal income tax. If the death benefit is paid as an annuity, the interest portion is taxable as ordinary income tax. If the death benefit is paid to an estate, it may be taxed as part of the estate. You should seek tax advice before exercising the accelerated benefit riders for terminal or critical illness. F&G does not offer tax or legal advice. Consult a tax professional regarding your specific situation.

This document is not a legal contract. For the exact terms and conditions, refer to the life insurance policy, which is issued by Fidelity & Guaranty Life Insurance Company, Des Moines, IA.

Fidelity & Guaranty Life Insurance Company offers a diverse portfolio of life insurance policies. Before purchasing, consider your ability to pay the premiums, your financial situation, and alternatives available to you. Visit us at fglife.com for more information, and consult a financial or insurance professional who can help you determine the alternatives for your goals and needs.

“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.

Policy form numbers: ICC19-2003 (1-19), LPI-2003 (1-19), ICC19-LRI-2015 (1-19), ICC19-LRI-2016 (1-19), ICC23-LRI1005 (2-23); LRI-2015 (1-19), LRI-2016 (1-19), LRI-1005 (5-23), ICC16-LRI-1114, ICC17-LRI-1115, ICC23-LRI2010 (2-23), ICC20-LRI-2028 (1-20), 16-LRI-1114, 17-LRI-1115, LRI-2010 (1-19), LRI-2028 (1-20), ICC20-LRI-2026 (1-20), LRI-2026 (1-20).

Subject to state availability. Certain restrictions may apply. Optional provisions and riders have limitations, restrictions and additional charges.

Interest rates subject to change at insurer’s discretion and are effective annual rates.

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).

Issuance of the life insurance policy depends in part on answers to health questions in the application.

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.

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.

Even though contract values may be affected by external indexes, the life insurance contract is not an investment in the stock market and does not participate in any stock, bond, or equity investments. Indexed growth rates are subject to caps, participation rates and/or spreads, which may change at the discretion of Fidelity & Guaranty Life Insurance Company.

It is important to note that when the declared participation rate is greater than 100% and the index change percentage at the end of the index term period is 0 or negative, no index interest credits will be applied to the account value.

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Barclays Bank PLC and its affiliates (“Barclays”) is not the issuer or producer of Indexed Universal Life Insurance and Barclays has no responsibilities, obligations or duties to contract owners of Indexed Universal Life Insurance. The Index is a trademark owned by Barclays Bank PLC and licensed for use by Fidelity & Guaranty Life Insurance Company as the Issuer of Indexed Universal Life Insurance. Additionally, Fidelity & Guaranty Life Insurance Company as Issuer of Indexed Universal Life Insurance may for itself execute transaction(s) with Barclays in or relating to the Index in connection with Indexed Universal Life Insurance. Contract owners acquire Indexed Universal Life Insurance from Fidelity & Guaranty Life Insurance Company and contract owners neither acquire any interest in Index nor enter into any relationship of any kind whatsoever with Barclays upon making an investment in Indexed Universal Life Insurance. Indexed Universal Life Insurance is not sponsored, endorsed, sold or promoted by Barclays and Barclays makes no representation regarding the advisability of Indexed Universal Life Insurance or use of the Index or any data included therein. Barclays shall not be liable in any way to the Issuer, contract owners or to other third parties in respect of the use or accuracy of the Index or any data included therein. For more information about Barclays Trailblazer Sectors 5 index see indices.barclays/trailblazer5.

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.

Please contact us at 888.513.8797 or visit us at fglife.com for more information.

No bank guarantee.	Not FDIC/NCUA/NCUSIF insured.	May lose value if surrendered early.
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Your life insurance values are guaranteed by Fidelity & Guaranty Life Insurance Company, Des Moines, IA.

F&G offers our series of focused life insurance and annuity products through a network of independent marketing organizations (IMOs) and financial or insurance professionals.

Insurance products are offered through Fidelity & Guaranty Life Insurance Company in every state, other than New York, as well as the District of Columbia and Puerto Rico. In New York, products are offered through a wholly owned subsidiary, Fidelity & Guaranty Life Insurance

Company of New York. Each company is solely responsible for its contractual obligations.

As a legal reserve company, we're required by state regulation to maintain reserves equal to or greater than guaranteed surrender values.

Ask your financial or insurance professional today about F&G and let's get to work ensuring you have a bright tomorrow.

