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Collaborative
Thinking

LIVING EXAMPLES

This series explores living benefits in fixed indexed universal life (FIUL) insurance policies from F&G. These benefits, provided for no additional premium, could make trying times a little less difficult.

Life insurance for the living

How Sue's \$88,000+ can help her get on with her life

Life insurance helps protect your loved ones by providing a death benefit when you pass away.

But did you know fixed indexed universal life (FIUL) insurance can help you in times of need while you're living?

Maximizing living benefits

Sue, an avid hiker, recognized the value of life insurance early and purchased her F&G FIUL policy at age 35. Her love of the outdoors allowed her to travel to many places. However, by age 67, chronic pain began to prevent her from hiking.

Requiring constant, expensive treatments to remain mobile, a licensed health care practitioner diagnosed her with a chronic illness.

Determined to remain active, Sue activated her chronic illness rider, just one of her life insurance policy's living benefits. This allowed her to accelerate part of her death benefit to help pay for the cost of her care and get back to doing what she loves.

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

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	\$88,231 ¹

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.

Living benefit riders² give you access to your death benefit as part of your life insurance policy during different times in your life. It's important to understand how these benefits work and the value they may 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 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.

² 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.

Fidelity & Guaranty Life Insurance Company offers a diverse portfolio of universal life insurance policies and optional additional features. Before purchasing, consider your financial situation and alternatives available to you.

Policy form numbers: 16-LRI-1114, 17-LRI-1115, ICC16-LRI-1114, ICC17-LRI-1115.

The example is hypothetical, non-guaranteed and is not an indication of the policy's and/or interest crediting option's past or future performance.

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

Subject to state availability. Certain restrictions may apply.

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.