

Products to meet a variety of client needs

Whatever your clients' life insurance needs, you can help them with an indexed universal life (IUL) solution from F&G. Dial in the benefits that matter most to them with our top-selling F&G Pathsetter® IUL and F&G Everlast® IUL.

F&G Everlast®




For clients looking to offer protection for their loved ones and help ensure a legacy with the security of a death benefit.

How to present to clients

Permanent life insurance helps financially secure your family after you're gone – no matter how long you live. With increased rates and streamlined underwriting, you can get more efficient coverage quicker than ever.

F&G Pathsetter®




For clients looking to save more for retirement and maximize their cash value accumulation potential.

How to present to clients

Use your cash value to pursue your dreams or something more practical. By diversifying future sources of income, the retirement you picture can be within reach.

Common features of Everlast and Pathsetter

Living Benefits



Living benefits¹ offer clients protection from the unexpected. Access death benefits while clients are still living so they can focus on the people and the things that matter most to them.

Additional Features

- Tax-deferred policy loans¹ and a maximum guaranteed variable loan rate of 5.5% for Everlast and 5% for Pathsetter.
- For indexed interest crediting methods, a guaranteed annual minimum return 0.25%, even in years where the index sees a loss.
- Persistency bonus of 0.25% in policy years 11+.
- Competitive foreign national underwriting guidelines.
- Higher renewals and competitive target premiums.

¹ For policies rated Table 4 or better and not available on policies with a flat extra. This rider varies by state.

F&G Underwriting: *Simple, Efficient*



Simple

Exam-Free¹ Applications:

- Clients aged 0-60 can secure up to \$1 million² in coverage.

No Exams, No Hassles:

- Simplify the application process by removing the need for medical exams, making it easier for clients to get the coverage they need.



Efficient

InstApproval^{®3}:

- Ages 0-60: Coverage up to \$1 million².
- Decisions are made in moments, drastically reducing processing times and accelerating the path to coverage.

Virtually Seamless Workflow:

- From illustration to application, decision, issue, and beyond, our streamlined process removes friction, empowering agents to provide a hassle-free experience.



How Everlast is different

For clients ages 18-60 looking for death benefit protection through \$500k, Everlast no longer requests Attending Physician Statements (APS)⁴ or Telephone Interviews (TI).

¹ 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.

² For applicants who are not U.S. citizens or not permanent resident cardholders, the maximum issue face amount for exam-free underwriting is \$300,000. In Puerto Rico, exam-free underwriting is available for applicants age 0-45 who are applying for less than \$150,000.

³ 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.

⁴ Excludes certain medical histories due to regulatory requirements. Maximum for non-US citizens or non-legal permanent residents is \$300,000.

Unique to F&G Everlast[®]

Issue ages 0-45

Minimum face amount \$150,000

Issue ages 46-80

Minimum face amount \$100,000

Rolling two-year target to collect first-year commissions.

Competitive indexed crediting options¹:

NEW RATE FOR 2025: S&P 500[®] 1-year annual point-to-point with a 12% cap

S&P 500[®] 1-year annual point-to-point with a 7.75% cap and 140% par rate

S&P 500[®] 1-year annual point-to-point with a 6.5% cap (3% guarantee)

S&P 500[®] monthly point-to-point with 3% cap

Barclays Trailblazer Sectors 5 Index annual point-to-point with 180% par rate

Unique to F&G Pathsetter[®]

Issue ages 0-80

Minimum face amount \$50,000

Competitive indexed crediting options¹:

S&P 500[®] 1-year annual point-to-point with a 12% cap

S&P 500[®] 1-year annual point-to-point with a 9.5% cap and 140% par rate

S&P 500[®] 1-year annual point-to-point with 9% cap and 1% account value bonus

S&P 500[®] monthly point-to-point with 3.5% cap

Barclays Trailblazer Sectors 5 Index 1-year annual point-to-point with a 170% par rate and 1% account value bonus

BlackRock Market Advantage Index 1-year annual point-to-point with a 160% par rate and 1% account value bonus

Morgan Stanley US Equity Allocator Index 1-year annual point-to-point with a 90% par rate and 1% account value bonus

Morgan Stanley US Equity Allocator Index 1-year annual point-to-point with a 110% par rate

¹ Indexed interest crediting rates are subject to a cap, spread and participation rates. Caps, spreads and participation rates are subject to change at the discretion of Fidelity & Guaranty Life Insurance Company. Rates shown are for ages other than 18-45 OR policies over \$150,000 face amount.

Questions? Contact us at 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.

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.

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

Information provided regarding tax or estate planning should not be considered tax or legal advice. Clients should consult their own tax professional or attorney regarding their unique situation.

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).

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

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For more information about Barclays Trailblazer Sectors 5 index see <http://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.

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Not FDIC/NCUA/NCUSIF insured.

May lose value if surrendered early.