



Life insurance can change with you over time

Exploring dynamic benefits for legacy, aspirations and living with the F&G Benefit DialSM

Indexed universal life (IUL) insurance helps **protect your loved ones** by providing a death benefit when you pass away.

It can also be a versatile tool to help turn your aspirations into reality, **improving how you live in retirement**.

And did you know life insurance can help you in times of need while you're living? **If the unexpected happens**, you can tap into your living benefits and spend the money any way you wish.

Life insurance can **dynamically adapt to your needs**, wherever you are in life.

Dial in your benefits

Legacy

Protection for your loved ones

Permanent life insurance helps your family to remain financially secure after you're gone – no matter how long you live.

Living

Preparation for the unexpected

In case you get sick, how can you ensure your family's financial security? Access your death benefit while you're living so you can focus on the people and the things that matter most to you.

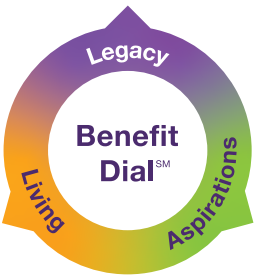


Aspirations

Plan for tomorrow

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

Contact your agent to learn more about the F&G Benefit Dial and indexed universal life from F&G.



“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.

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).

No bank guarantee.	Not FDIC/NCUA/NCUSIF insured.	May lose value if surrendered early.
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