

F&G Everlast single-pay scenarios

How our top-selling legacy-centric product can help your clients

F&G Everlast® indexed universal life (IUL) insurance is our **top product for clients most interested in using their life insurance to protect their loved ones and their dreams for them.**

On the F&G Benefit DialSM, you'll find it under legacy. Take a look at the following single-pay scenarios for face values up to \$500,000¹ and clients age 18-60 (excludes certain medical histories due to regulatory requirements), all of which are possible without needing an exam, phone interview or Attending Physician Statement (APS).



These helpful examples of individuals at key ages illustrate the potential **power of Everlast to maximize the wealth you're able to pass along to the next generation** in a tax-efficient manner.



John

Turns \$100,000 into over \$430,000 of protection

Instead of depositing \$100,000 for his family into a low-interest CD, John decided instead to put the funds into an F&G Everlast policy. Age 45 at the time of issue, John contributes \$100,000 in a single premium to generate over \$280,000 in illustrated cash value by age 65. More importantly to John, he can also **secure \$436,820 in instant, lifelong death benefit protection without an exam, phone interview or APS.**

¹ Maximum for non-US citizens or non-legal permanent residents is \$300,000.

Bonnie

More than quadruples her \$90,000

At age 50, Bonnie wants to convert some of her retirement savings into lasting death benefit protection for her family. She settles on **\$350,000, a nice round number that translates to \$86,887 in one-time premium.**

Through Everlast's living benefit riders¹, Bonnie can also access her death benefit early in the event of a qualifying illness or impairment.



Josué

Secures \$500,000 in death benefit for \$130,000

Josue is 60, and he's secure in his plans for retirement. Based on the numbers he went through with his advisor, he can easily spare \$150,000 that he can set aside for the next generation.

He likes the sound of half a million, so **for \$133,739 he secures a \$500,000 Everlast policy that will pay out to his beneficiaries should he live to 100 or passes away tomorrow.**

That death benefit is tax-free, and thanks to F&G's streamlined underwriting process for Everlast, it was also possible hassle-free. **Up to \$500,000, no exam. No phone interview. No APS.**

**Have a client in mind? Let us run an illustration for you.
Email the details to Life.Sales@fglife.com.**

¹ 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.

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.

Guarantees are based on the claims paying ability of the issuing insurer, Fidelity & Guaranty Life Insurance Company, Des Moines, IA.

Indexed interest rates may be subject to a cap, spread and/or participation rate. These rates are subject to change at the discretion of Fidelity & Guaranty Life Insurance Company.

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

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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