


# 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 F&G Gold® IUL and F&G Freedom® IUL.

## F&G Gold®




For clients seeking balance between protection and accumulation to ensure a lasting legacy for their loved ones with some upside potential at a lower price point. May be a great fit for juveniles or more budget-conscious clients.

### How to present to clients

Well-rounded, permanent life insurance helps your family remain financially secure after you're gone – and gives you the flexibility to live the life you want while you are here. This could also be a great gift for your child or grandchild to set them up for financial freedom.

## F&G Freedom®




For clients looking to save more for retirement and maximize their cash value accumulation potential. Intended to be funded at or above target.

### 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 Gold and Freedom

### Living benefits



Living benefits<sup>1</sup> 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 loans and a maximum guaranteed variable loan rate of 5.5% for Gold and 5% for Freedom.
- 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.

<sup>1</sup> For policies rated Table 4 or better and not available on policies with a flat extra. This rider varies by state and availability varies by age.

# F&G underwriting: *simple, efficient*



## Simple

### Exam-free<sup>1</sup> applications:

- Clients aged 0-60 can secure up to \$1 million<sup>2</sup> in coverage with no invasive underwriting requirements.

### 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<sup>®3</sup>:

- Ages 0-60: Coverage up to \$1 million<sup>2</sup>.
- 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.



<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> InstApproval<sup>®</sup> is an underwriting process and is not available to all applicants. Those who qualify for InstApproval<sup>®</sup>, 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.

# Unique to F&G Gold<sup>®</sup>

**Issue ages 0-80**

**Minimum face amount \$50,000**

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

## Competitive indexed crediting options<sup>1</sup>:

S&P 500<sup>®</sup> 1-year Point-to-Point with a 11.50% cap

Barclays Trailblazer Sectors 5 Index 1-year Point-to-Point with a 200% par rate

BlackRock Market Advantage Index 1-year Point-to-Point with a 180% par rate

Morgan Stanley US Equity Allocator Index 1-year Point-to-Point with a 105% par rate

LBMA Gold Index 1-year Point-to-Point with 16.00% cap

Dow Jones U.S. Real Estate Daily Risk Control 10% Index 1-year Point-to-Point with 100% par rate and 3.25% spread

# Unique to F&G Freedom<sup>®</sup>

**Issue ages 18-45**

**Minimum face amount \$150,000**

**Issue ages 46-80**

**Minimum face amount \$100,000**

## Competitive indexed crediting options<sup>1</sup>:

S&P 500<sup>®</sup> 1-year Point-to-Point with a 12% cap

S&P 500<sup>®</sup> 1-year Point-to-Point with a 9.50% cap and 140% par rate

S&P 500<sup>®</sup> Monthly Point-to-Point with 3.50% cap

Barclays Trailblazer Sectors 5 Index 1-year Point-to-Point with 210% par rate

Dow Jones U.S. Real Estate Daily Risk Control 10% Index 1-year Point-to-Point with 100% par rate and 3.10% spread

<sup>1</sup> 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](mailto: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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