

# Why F&G should be your carrier of choice

Since 1959, F&G has helped to protect families and improve the financial lives of more and more people.

1959 established

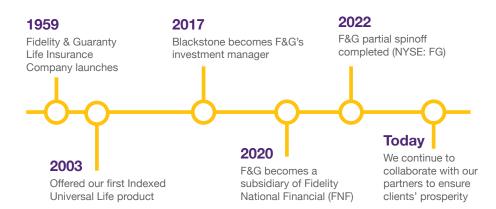
1,000,000
people protected

**F&G**, headquartered in **Des Moines, Iowa**, offers life insurance and annuity solutions to meet individual financial security needs through a national network of financial professionals.

We are part of the **Fidelity National Financial** (NYSE: FNF) family of companies.

### 1 Who is F&G?

For over 60 years, F&G has built a growing business on **partnership**, **innovation** and a **disciplined investment approach**. Here are a few key milestones that have helped set us up for continued success.



## 2 Why F&G for indexed universal life?

	Product design	Underwriting
F&G ExecuDex®	<ul> <li>A first of its kind combining speed and convenience, now available exclusively with F&amp;G</li> <li>Offer your clients point of sale decision, top of market accumulation and permanent protection</li> </ul>	<ul> <li>InstApproval®1 makes this a simple, hassle-free application process with qualified applicants getting an immediate coverage decision</li> </ul>
F&G Pathsetter®	<ul> <li>Strong product performance with crediting options like Barclays Trailblazer Sectors 5 Index, BlackRock Market Advantage Index™, Morgan Stanley US Equity Allocator Index or S&amp;P 500® Index</li> <li>Access to critical, chronic, and terminal illness riders</li> </ul>	• F&G's Exam-Free <sup>2</sup> Underwriting through age 60 and \$1,000,000 <sup>3</sup> is easy, efficient and hassle-free
F&G Everlast®	<ul> <li>Lifelong flexibility and competitive protection with the opportunity for accumulation potential</li> <li>Access to critical, chronic, and terminal illness riders</li> </ul>	

<sup>&</sup>lt;sup>1</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.

<sup>&</sup>lt;sup>2</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>&</sup>lt;sup>3</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.

# **3** Partnering with F&G

### **Dedicated support and resources**



#### F&G Life Sales contact info

<u>Sales Support</u> - Dedicated National Account Vice President, National Account Manager and Sales Desk.



#### **Bilingual Spanish Sales Support**

Dedicated Spanish-speaking professionals to support your needs.



### F&G Life product microsite

<u>One-stop shop</u> - no password required for marketing materials, current life rates, New Business and Underwriting Resources, and more.



#### **Financial professional content library**

**Content library** - a host of social media content you can share to your owned channels. We have content for LinkedIn, Facebook and X that promotes F&G, annuities or life insurance.

### Questions? Reach out to your dedicated sales support team at 800.815.9332 or Life.Sales@fglife.com.

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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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