



Experience
the Power of
Collaborative
Thinking

Maximizing FIUL Opportunities with F&G

F&G Freedom[®] and F&G Gold[®]

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About F&G

Since 1959, F&G has been the silent, unseen enabler of the hopes and dreams of millions of Americans. Today, we provide annuities and life insurance for over 700,000 people across the United States. We collaborate with financial and insurance professionals to be partners in prosperity. Working together, we become something greater; we become agents of possibility, agents of empowerment, agents of stability and confidence in a volatile world.

How Can We Help?

Our Products Help Clients

Save tax efficiently

- Income-tax-free death benefits¹
- Tax-deferred growth of cash value

Protect their loved ones

- Supplemental living benefits offered for terminal, chronic and critical illnesses through accelerated death benefit riders

Manage market volatility with downside protection

- Guaranteed minimum index interest returns credited annually

Access liquidity

- Variable or fixed loan options²
- Up to 20% for F&G Freedom and 10% for F&G Gold of surrender value may be withdrawn each year without incurring surrender charges.

Services to Ease Processes

- **Experienced and dedicated life case managers** — plus special handling process for large premium cases
- **Exam-Free Underwriting:** Simple, non-invasive process for qualified applicants ages 0-60 for up to \$1,000,000 of coverage
- **F&G's e-App** provides a streamlined application process

Benefits for Producers

- Competitive target premiums
- SalesLink: Agent portal for all your business needs

¹ Information provided regarding tax or estate planning should not be considered tax or legal advice. Consult your own tax professional or attorney regarding your unique situation.

² May increase the likelihood that the surrender value will be insufficient to cover the monthly mortality costs and expense charges unless additional premium is paid. If sufficient premium is not paid, the policy may terminate. The overloan protection rider can prevent the life insurance policy from entering a lapse status as a result of outstanding loans that exceed the surrender value provided the policy has been in effect for at least 15 years and the insured has attained age 75.



Provide **Your Clients** with the Lasting Path of FIULs

F&G Freedom[®]

The **F&G Freedom FIUL** is for those who want to enjoy:

- Cash value accumulation
- High caps and competitive indexed options¹
- Guaranteed maximum variable loan rate of 5%
- Income-tax-deferred growth potential²
- Competitive target premiums
- Persistency Bonus of 0.25% in policy years 11+³

F&G Gold[®]

The **F&G Gold FIUL** is for those who prefer a traditional, straightforward plan:

- 15-year death benefit guarantee
- Competitive caps and indexed options¹
- Persistency Bonus of 0.25% in policy years 11+³
- Used for juvenile cases

Other Points of Focus/Service:

<p>Key riders available on our FIUL products:</p>	<ul style="list-style-type: none"> • Accelerated benefit for terminal illness⁴ • Accelerated benefit for critical illness⁴ • Accelerated benefit for chronic illness⁴ • Accidental death benefit • Children’s level and spouse level term insurance • Waiver of monthly deduction • Waiver of specified premium⁵
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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.

² If it is not a Modified Endowment Contract (MEC), surrenders and loans may reduce available death benefit. Surrenders beyond basis may be taxable income. Excessive and unpaid loans may reduce policy value and may cause the policy to lapse.

³ If the rate credited to the fixed rate interest crediting option exceeds the guaranteed minimum credited rate.

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

⁵ Only available with F&G Freedom



Streamlined Application Process

F&G's e-App:

- ✓ Enhanced user experience through easy-to-use electronic platform
- ✓ Guides you through application requirements
- ✓ Supplemental forms or questions are generated
- ✓ Upload illustrations and other necessary documents
- ✓ Transmits completed application and attachments

The e-App platform is easily accessible through our agent website, **SalesLink®**. For ease of doing business, we encourage you to use e-App for all life business.

E-App is required for:

- Life insurance applications with a face amount less than \$250,000
- All juvenile life insurance applications (age 0-17, any face amount)

F&G provides training and support to ensure you feel confident using the e-App platform.

Easy Underwriting Process

We provide underwriting solutions that make the application experience easier than ever, including Exam-Free Underwriting for many clients.

Exam-Free Underwriting:

- Issue Ages: 0-60
- Issue Face Amount: Through \$1,000,000¹

A paramedical exam should not be ordered for these applicants.

Exam-Free Approval:

Eligibility is based on information provided in the application, including medical and personal history. In addition, F&G will order any or all of below, depending on age and face amount:

- MIB, Inc. report
- Motor Vehicle Report (MVR)
- Prescription Drug, Lab History and Medical Test Results Database (RX, Lab and Medical Claims Info)
- Credit and Public Records Based Insurance Score (CR, MVR and Public Record Info)
- InstantID® (IID)

For many applications, a telephone interview will also be requested.

¹ For applicants who are not U.S. citizens or not Permanent Resident Cardholders, Maximum Issue Face Amount for Exam-Free: \$300,000. In Puerto Rico, Exam-Free Underwriting is available for applicants age 0-45 who are applying for less than \$150,000.

In rare situations, F&G may request additional information or requirements, if necessary. This could include paramedical exams, blood tests, fluid collections and attending physician statements. Certain age and face amounts are excluded from Preferred consideration, and are subject to cap and participate rate adjustment. Review F&G Underwriting Guidelines for additional details.

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F&G Fixed Indexed Universal Life Portfolio Matrix

General Overview	F&G Freedom ¹	F&G Gold ¹
Issue Ages (age last birthday)	18-80	0-80
Minimum Face Amount	\$150,000 of issue ages 18-45 \$100,000 for issue ages 46-80	\$50,000
Face Reduction	After the third policy anniversary, a policyholder may reduce the face amount of the policy.	
Persistence Bonus	0.25% beginning the 11th policy year	
Surrender Charge Period	Decline to zero over 15 years	
Indexed Interest Crediting Options/ Participation Rate (guaranteed minimum cap/ minimum par/ maximum spread)	Fixed Interest Option	Fixed Interest Option
	1-year Point-to-Point S&P 500® Index with 100% participation rate w/cap - (1.00% minimum cap)	Annual Point-to-Point Gold Commodity Interest Option, 100% participation rate, with cap (1.00% minimum cap)
	1-year Point-to-Point S&P 500® Index with 140% participation rate w/cap - (1.00% minimum cap)	1-year Point-to-Point S&P 500® Index with 100% participation rate w/cap - (1.00% minimum cap)
	1-year S&P 500® Monthly Point-to-Point - (0.50% minimum cap)	1-year Annual Point-to-Point spread and participation rate Dow Jones (30.00% minimum par, 10.00% maximum spread)
	Dow Jones 1-year Annual Point-to-Point, no cap, with spread and participation rate (30.00% minimum par, 10.00% maximum spread)	Barclays Trailblazer Sectors 5 1-Year Annual Point-to-Point, no cap, with participation rate and spread (30.00% minimum par, 10.00% maximum spread)
Barclays Trailblazer Sectors 5 1-Year Annual Point-to-Point, no cap, with participation rate and spread - (30.00% minimum par, 10.00% maximum spread)		
Minimum Guaranteed Account Value Interest Rate	0.25%	
Partial Surrenders²	After the first policy year, withdrawals from a policy's surrender value may be made with a \$25 charge for each partial withdrawal. Withdrawals and loans are deducted from the account value. Partial and full surrenders incur surrender charges. Each policy year, a portion of the Policy's surrender value can be withdrawn without incurring a surrender charge.	
Death Benefit Option	Option A: Death benefit is the greater of the face amount and the minimum required death benefit. Option B: Death benefit is the greater of the face amount plus the account value and the minimum required death benefit.	
No-Lapse Guarantee	Coverage will remain in force for 10 years, if during each month of the 10 years, the premiums paid are never less than the minimum no-lapse premium amount.	Coverage will remain in force for 15 years, if during each month of the 15 years, the premiums paid are never less than the minimum no-lapse premium amount.
Account Allocation Date	Account allocation dates are the 15th of every month (or the first business day thereafter).	

¹ Not available in NY.

² May increase the likelihood that your account value will be insufficient to cover the monthly mortality costs and expense charges unless additional premium is paid. If sufficient premium is not paid, your policy may terminate.

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F&G Fixed Indexed Universal Life Portfolio Matrix - Continued

Underwriting	F&G Freedom	F&G Gold
Underwriting Premium Classes	<ul style="list-style-type: none"> • Preferred Non-tobacco (no tobacco use past 2 yrs) • Non-tobacco (no tobacco past 1 yr) • Preferred Tobacco • Tobacco • Standard (F&G Gold Only; ages 0-17) • Express Standard Non-tobacco • Express Standard Tobacco <p>Substandard ratings are available.</p>	
Riders ¹	F&G Freedom	F&G Gold
Core Riders	<ul style="list-style-type: none"> • Accidental Death Benefit • Overloan Protection • Accelerated benefit for critical illness, terminal illness & chronic illness • Child's level term insurance • Primary insured term life insurance • Spouse term life insurance² • Waiver of monthly deduction • Waiver of Specified Premium (F&G Freedom Only) 	
Loans ³	F&G Freedom	F&G Gold
Fixed Loan	Fixed loan: low cost option for the first 10 years - 2.00% net cost Preferred loans beginning in the 11th year - 0.00% net cost	
Variable Loan	Interest is based on the Moody's Corporate Bond Index. Maximum loan rate of 5.00%.	Interest is based on the Moody's Corporate Bond Index. Maximum loan rate of 5.50%.
Fees	F&G Freedom	F&G Gold
Monthly Contract Fee	\$9.00	\$10.00
Monthly Unit Expense (based on the higher of the current or initial face amounts)	Charge varies by age, gender, class; paid for 15 policy years, F&G reserves the right to assess in subsequent years	Charge varies by age, gender, class and policy year; paid for 10 policy years, F&G reserves right to assess in subsequent years
Premium Loads	Years 1-10: Expense deducted from premium = 9.00% Years 11+: All premiums = 5.00%	Expense deducted from premium All Years = 7.5%

¹ All riders except the accelerated death benefit riders and overloan protection rider have an additional monthly charge. If you elect the accelerated benefit for terminal, chronic or critical illness and administration fee of up to \$500 may apply in some states. If you elect the overloan protection rider, an election charge will be assessed against the policy account value.

² This rider is available for newly issued contracts. It provides annual, renewable term life insurance for the primary insured's legal spouse with a death benefit up to the primary insured's base policy amount.

³ May increase the likelihood that your account value will be insufficient to cover the monthly mortality costs and expense charges unless additional premium is paid. If sufficient premium is not paid, your policy may terminate.

“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.

Policies issued by Fidelity & Guaranty Life Insurance Company, Des Moines, IA.

Policy Form Numbers: ICC19-2003 (1-19), LPI-2003 (1-19), ICC19-2003 (1-19) E, LPI-2003 (1-19) E, ICC19-2003 (1-19) P, LPI-2003 (1-19) P, et al.

The Fixed Indexed Universal Life policies and optional riders are subject to state availability, have additional limitations and restrictions, and may include an additional cost.

Guarantees are subject to the claims paying ability of Fidelity & Guaranty Life Insurance Company. Permanent life insurance is a long-term contract.

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

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 seven-pay premium limitation during the first seven policy years. A new seven year limitation will be imposed after certain policy changes. Failure to satisfy this limitation would cause your client’s policy to be considered a Modified Endowment Contract (MEC).

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 F&G Underwriting Guidelines for additional details.

Issuance may be dependent on answers to the health questions on the application.

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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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