

[Date]

[Owner Name] [Street Address] [City, State, Zip]

RE: Policy Number: [Policy Number]

Dear Valued Client:

We are happy to share that we are adding an accelerated death benefit for chronic illness to your existing fixed indexed universal life insurance policy with F&G. This comes at no additional cost to you.

Following this letter, you will find two forms: the Accelerated Death Benefit Rider – Chronic Illness and the Chronic Illness Accelerated Death Benefit Rider Disclosure. Please attach the rider to your original policy for future reference. After reviewing the disclosure, please sign it and return it in the enclosed envelope.

If you have any questions, please contact your producer or call us at 888.513.8797. Thank you for your continued business with F&G!

Sincerely,

F&G

Fidelity & Guaranty Life Insurance Company

Service Center • P.O. Box 81497, Lincoln, NE 68501-1497 • fglife.com