



Experience  
the Power of  
Collaborative  
Thinking

# The Power of Crediting Options

The F&G **Everlast** and **Pathsetter** Indexed Universal Life Insurance products offer the potential of powerful performance using our competitive index crediting options. When you choose the right balance for your client, F&G's products can offer diversification and risk control all in one. In addition, there is always a .25% floor to protect from market downside.

## Barclays Trailblazer Sectors 5

- **Barclays** has over **325 years of history** in the financial services industry, **operating globally** in more than 40 countries
- Using the Markowitz Efficient Frontier of investing, the index aims to track a diversified portfolio of assets with the **highest return potential for a given level of risk** – in this case annual volatility to a 5% target level
- **High participation rate**, with no spread or fee to explain and no cap on the upside
- **Rebalances daily**, if needed, providing **stabilization** during uncertain times
- **Reasonable** and **consistent returns** in a low-interest and volatile market
- **Barclays Trailblazer Sectors 5** is a proprietary domestic volatility controlled index

## S&P 500™

- Established in 1957 and the most **well-known branded index**
- Measures the performance of **500 large companies** listed on US stock exchanges
- **Average return of 9.8%** since inception
- **High upside potential** with competitive high caps

## Fixed Account

- Offering the client a **set return** for that given allocation period
- **Provides certainty** to clients seeking limited risk
- **Declared interest rate** guaranteed for policy year

Learn more by contacting [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.

Availability varies by product and state.

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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.

ICC19-2003 (1-19), ICC19-2003 (1-19)P, LPI-2003 (1-19), LPI-2003 (1-19) P, ICC19-LRI-2015 (1-19), ICC19-LRI-2016 (1-19), ICC11-LRI1005 (10-11); LRI-2015 (1-19), LRI-2016 (1-19), LRI-1026 (10-11), ICC16-LRI-1114, ICC17-LRI-1115, ICC19-LRI-2010 (1-19), 16-LRI-1114, 17-LRI-1115, LRI-2019 (1-19), ICC12-LRI3005 (05-12), ICC11-LRI1010 (10-11), ICC17-LRI-1116, LRI-1031 (10-11), LRI-3016 (05-12), 17 LRI-1116, et al.



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