



Experience  
the Power of  
Collaborative  
Thinking

# Why Sell F&G Life Insurance?

Since 1959, we've provided solutions to help millions of Americans meet their retirement goals. You can offer your clients life insurance products that serve their needs with our fixed indexed universal life (FIUL) products.

We offer **3 key reasons** to choose our life insurance products for your clients:

# 1

## FIUL Portfolio:

**F&G Pathsetter**<sup>®</sup> provides strong cash value accumulation potential along with death benefit protection. It offers tax-free policy loans<sup>1</sup> and a maximum guaranteed variable loan rate of 5%. It has high target premiums and a variety of unique index allocation options giving clients maximum upside opportunity with some of the highest caps and participation rates in the industry.

- **Pathsetter is #1** in many income scenarios when illustrating the Barclays Trailblazer Sectors 5 Index strategy<sup>2</sup>

**Living Benefits:** Our FIULs offer features such as accelerated death benefit riders for critical, terminal and chronic illness to give your clients additional protection, value and security when they need it most.

# 2

## Exam-Free<sup>3</sup> Underwriting:

No paramedical exams are required for applicants age 60 and under applying for \$1M or less in death benefit<sup>4</sup>.

- **100%**<sup>5</sup> Exam-Free
- **90%** issued Standard or Better<sup>5</sup>
- **50%** issued in 7 calendar days or less<sup>5</sup>

# 3

## Ease of Business:

Simplify your application process with our e-App system. Our experienced new business specialists handle your business from application receipt through approval.

Contact us at [life.sales@fglife.com](mailto:life.sales@fglife.com), or visit [fglife.com](http://fglife.com) for more information.

<sup>1</sup> 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. Upon policy lapse, any loan balance above basis may be taxable.

<sup>2</sup> 2011-2021 CINBA Group, LLC (dba LifeTrends) All Rights Reserved. Report Created Thursday, April 1, 2021. Reference LifeTrends website to see the entire list of assumptions. 36 Products considered.

<sup>3</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 F&G Underwriting Guidelines for additional details.

<sup>4</sup> For applicants who are not U.S. citizens or not Permanent Resident Cardholders, Maximum Issue Face Amount for Exam-Free Underwriting: \$300,000. In Puerto Rico, Exam-Free Underwriting is available for applicants age 0-45 who are applying for less than \$150,000.

<sup>5</sup> These percentages reflect F&G's life new business from 12/1/2020 - 8/31/2021. Past business does not guarantee future decisions.

"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.

Subject to state availability. Restrictions may apply.

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

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).

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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