



Experience
the Power of
Collaborative
Thinking

F&G Gold and F&G Freedom Indexed Universal Life

Effective February 17, 2021

Cap / Spread

Illustrated Rate

F&G Gold™	Index		Low Band ¹	Cap / Spread	Illustrated Rate
			Fully Underwritten		
S&P 500®	100% Participation, APTP	Low Band ¹	11.50%	6.94%	
		Fully Underwritten	12.50%	7.28%	
Barclays Trailblazer Sectors 5 Index	165% Participation APTP 180% Participation APTP	Low Band ¹	–	7.16%	
		Fully Underwritten	–	7.16%	
Dow Jones	APTP	Low Band ¹	1.50%	7.16%	
		Fully Underwritten	1.25%	7.16%	
LBMA Gold	100% Participation, APTP	Low Band ¹	15.00%	5.96%	
		Fully Underwritten	16.00%	6.22%	
Fixed Interest / Short Term Interest Earning Account		Low Band ¹	4.25%		
		Fully Underwritten	4.50%		
F&G Freedom™	S&P 500®	100% Participation, APTP	–	13.50%	7.54%
		140% Participation, APTP	–	9.50%	6.33%
		Monthly Point to Point	–	4.25%	7.16%
	Barclays Trailblazer Sectors 5 Index	190% Participation	–	–	7.16%
	Dow Jones	APTP	–	1.10%	7.16%
	Fixed Interest / Short Term Interest Earning Account		4.75%		

Current Illustrated Variable Loan Rate	2.72%
Guaranteed Variable Loan Rate	5.50%

Current Illustrated Variable Loan Rate	2.72%
Guaranteed Variable Loan Rate	5.00%

¹ Low Band = Ages 0-45, under \$150,000.

“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.

APTP= Annual Point-to-Point
MPTP= Monthly Point-to-Point

Product availability & features may vary by state. Rates are subject to change. Please refer to [Saleslink](#) for the most up-to-date rates.

F&G Gold Policy Form Numbers: ICC19-2003 (1-19), ICC19-2003 (1-19)G, LPI-2003 (1-19), LPI-2003 (1-19) G, et al.

F&G Freedom Policy Form Numbers: ICC19-2003 (1-19), ICC19-2003 (1-19) F, LPI-2003 (1-19), LPI-2003 (1-19) F, et. al.

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