



Experience
the Power of
Collaborative
Thinking

Maximizing Opportunities with F&G Life

F&G Pathsetter™ and F&G Everlast™

For producers only. Not for use with the general public.



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

Manage market volatility with downside protection

- Guaranteed minimum index interest returns credited annually

Protect their loved ones

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

Access liquidity

- Variable or fixed loan options²
- Up to 20% of surrender value may be withdrawn each year without incurring surrender charges.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 0-50 for up to \$1,000,000 of coverage
- **F&G's e-App** provides a streamlined application process

For the Producer

- **Compensation:** annualization for qualified producers, higher renewal rates and competitive target premiums

¹ Exceptions to this general rule may apply. Consult a tax professional for more information.

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 Pathsetter

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

- Cash value accumulation
- High caps and competitive indexed options³
- Guaranteed maximum variable loan rate of 5%
- Income-tax-deferred growth potential⁴
- Competitive target premiums
- Account Value Bonus of 0.25% and 1%; varies by index crediting option

F&G Everlast

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

- 15-year death benefit guarantee
- Rolling two-year target to collect first-year commissions
- Competitive caps and indexed options³
- Persistency Bonus of 0.25% in policy years 11+⁵

Other Points of Focus/Service:

Key riders available on our FIUL products:

- Accelerated benefit for terminal illness⁶
- Accelerated benefit for critical illness⁶
- Accelerated benefit for chronic illness^{6,7}
- Accidental death benefit
- Primary insured term life insurance
- Children's level and spouse level term insurance
- Waiver of monthly deduction
- Waiver of specified premium⁸

³ 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.

⁴ 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.

⁵ If the rate credited to the fixed rate interest crediting option exceeds the guaranteed minimum credited rate.

⁶ For policies rated Table 4 or better and not available on policies with a flat extra. This rider varies by state.

⁷ Not available in California.

⁸ Only available with F&G Pathsetter.



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: 0-50
- 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 History (RX Check)
- Medical Test Results Database (Lab Hx)
- Credit Based Insurance Score (CR Info)

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 Underwriting: \$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.



F&G Fixed Indexed Universal Life Portfolio Matrix

General Overview	F&G Pathsetter ¹¹	F&G Everlast ¹¹
Issue Ages (age last birthday)	0-80	
Minimum Face Amount	\$50,000	Age 0-45: \$150,000 ; Age 46-80 \$100,000
Face Reduction	After the third policy anniversary, a policyholder may reduce the face amount of the policy.	
Account Value Bonus	0.25% beginning in the 11th policy year, and 1% beginning in the 2nd policy year as indicated by specific index crediting options	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/ maximum spread)	Fixed Interest Option 1-year Point-to-Point S&P 500® Index with 100% participation rate w/cap - (1.00%) 1-year Point-to-Point S&P 500® Index with 140% participation rate w/cap - (1.00%) 1-year S&P 500® Monthly Point-to-Point - (0.50%) 1-year Point-to-Point S&P 500® Index with 100% participation rate w/ cap - (1.00%) and Account Value Bonus Barclays Trailblazer Sectors 5 Annual Point-to-Point with participation rate with spread - (10.00%) and Account Value Bonus	Fixed Interest Option 1-year Point-to-Point S&P 500® Index with 100% participation rate w/cap - (1.00%) 1-year Point-to-Point S&P 500® Index with minimum guarantee with 100% participation rate w/cap - (3.00%) 1-year Point-to-Point S&P 500® Index with 140% participation rate w/cap - (1.00%) 1-year S&P 500® Monthly Point-to-Point - (0.50%) Barclays Trailblazer Sectors 5 Annual Point-to-Point, no cap, with participation rate with spread - (10.00%)
Minimum Guaranteed Account Value Interest Rate	0.25%	
Partial Surrenders¹²	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 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).	

¹¹ Not available in NY.

¹² 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 Fixed Indexed Universal Life **Portfolio Matrix** - Continued

Underwriting	F&G Pathsetter	F&G Everlast
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 (ages 0-17) <p>Substandard ratings are available.</p>	
Riders ¹³	F&G Pathsetter	F&G Everlast
Core Riders	<ul style="list-style-type: none"> Accidental Death Benefit Overloan Protection Accelerated benefit for critical illness, terminal illness & chronic illness¹⁴ Child's level term insurance Primary insured term life insurance¹⁵ Spouse term life insurance¹⁵ Waiver of monthly deduction Waiver of Specified Premium (F&G Pathsetter Only) 	
Loans ¹⁶	F&G Pathsetter	F&G Everlast
Fixed Loan	<p>Fixed loan: low cost option for the first 10 years - 2.00% net cost</p> <p>Preferred loans beginning in the 11th year - 0.00% net cost</p>	
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 Pathsetter	F&G Everlast
Monthly Contract Fee	\$9	\$5
Monthly Unit Expense (based on the higher of the current or initial face amounts)	Charge varies by age, gender, class and policy year; paid for 15 policy years, F&G reserves right to assess in subsequent years	Charge varies by age, gender, class; paid for 10 policy years, F&G reserves the right to assess in subsequent years
Premium Loads	Years 1-10: Expense deducted from premium = 9% Years 11+: All premiums = 5.00%	Expense deducted from premium = 7.50% All years
Compensation	F&G Pathsetter	F&G Everlast
Compensation	One year to collect first-year commissions up to target premium.	Two years to collect first-year commissions: When less than target premium is paid in the first-year, the remaining target will receive the first-year commission percentage in the second year up to target premium.

¹³ 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.

¹⁴ Not available in California.

¹⁵ This rider is available for newly issued contracts with a base policy amount of \$150,000 for ages 18 to 45 for both F&G Everlast and F&G Pathsetter, and \$100,000 for ages 46 to 80 for F&G Everlast or \$50,000 for F&G Pathsetter.

¹⁶ 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, ICC20-LRI-2028 (1-20), LRI-2028 (1-20), LRI-2028 (1-20) FL, 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.

Subject to state availability. Certain restrictions may apply.

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 59½. 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).

It is important to note that when the declared participation rate is greater than 100% and the index change percentage at the end of the index term period is 0 or negative, no index interest credits will be applied to the account value.

When allocating account value into the indexed interest accounts, it's important to understand how these accounts are managed. Fidelity & Guaranty Life Insurance Company placed money into the indexed interest account up to twelve times per year on the 15th of every month (or the first business day thereafter.)

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.

No bank guarantee.	Not FDIC/NCUA/NCUSIF insured.	May lose value if surrendered early.
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