



Be Smart Take Action Own Your Future

PRESENTED BY:

Christine Grines Vice President, National
Accounts

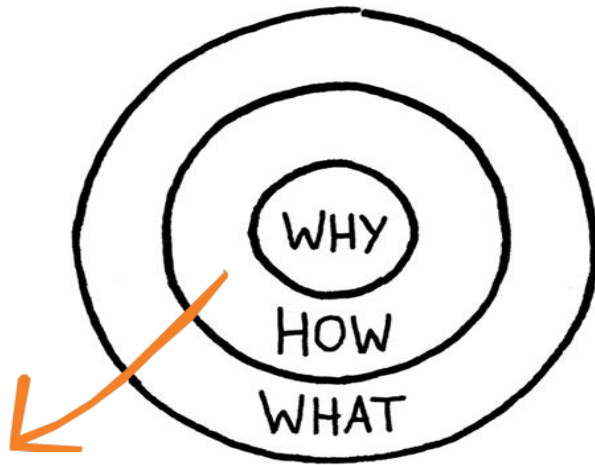
Luke Christensen, Senior Sales Analyst

PRESENTED ON:

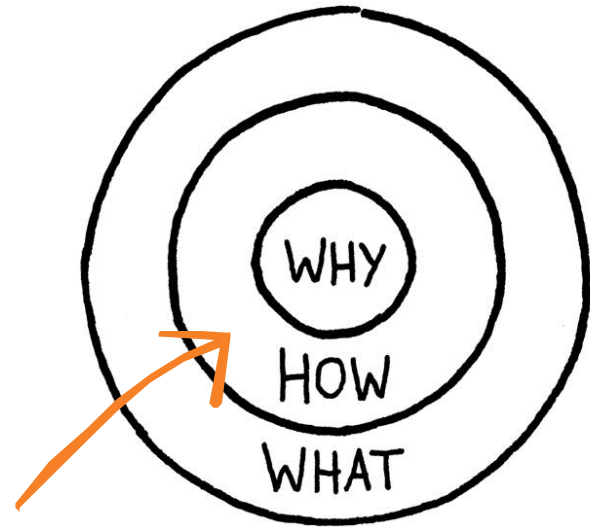
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People don't buy
what you do, they
buy why you do it...



VS



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Why F&G Life?

WHY F&G?

- We believe in creating viable solutions that allow clients to “Own Their Future” by empowering them to reach the next phase of their lives with security and dignity
- We are committed to this business and to developing long standing partnerships built on trust
- The value we create for clients and producers is the driving force behind everything we do

HOW?

- We look outside the norm in search of value
- We research the true concerns your clients will face resulting in products that help clients sustain longer, happier lives
- We invest back into the business

Before we talk about “the what” ...

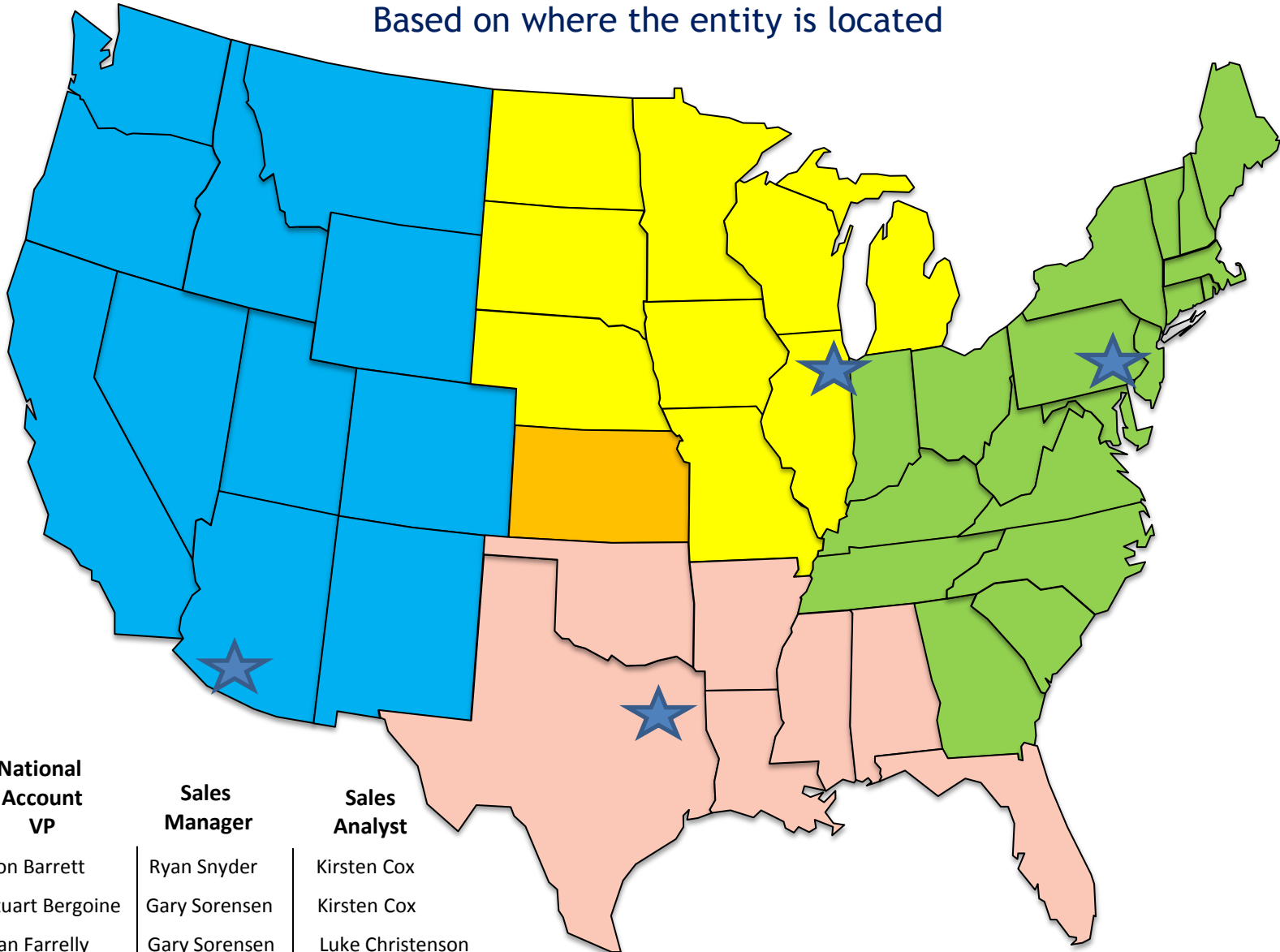
**Let’s address a few other things
that may be on your mind...**

- **Ratings**
- **Service**
- **Suitability**






- F&G operates like an A rated company
 - Purchased by Harbinger Group in 2011
 - Publicly traded since Dec 2013
 - Very highly capitalized with capital & surplus representing 12.7% of general account assets.
 - Risk-based capital ratio in excess of 400% (above average)
 - FGL has been consistently profitable in past several years, and pays quarterly dividends
- Many substantial fixed annuity carriers owned by private investment cos. In same situation
 - History not long enough for rating agencies to give an A
- Seriously addressing all concerns and questions
 - Next AM Best meeting in the Fall

2014 Regions

Based on where the entity is located



National Account VP

-  Ron Barrett
-  Stuart Bergoine
-  Dan Farrelly
-  Christine Grines
-  Ron/Dan

Sales Manager

- Ryan Snyder
- Gary Sorensen
- Gary Sorensen
- Ryan Snyder
- Gary/Ryan

Sales Analyst

- Kirsten Cox
- Kirsten Cox
- Luke Christenson
- Luke Christenson
- Kirsten Cox

What we do...

- We offer a competitive suite of products designed to meet different needs
- We cater to our IMO partners and their top producers
- We bring value to you and your clients

- Premier Service Team- \$1.5 M in production
- Deferred Compensation Program- 1.5 M points

EXAMPLE - 1 CREDIT PER YEAR



	Qualifying Year 1 2008	Qualifying Year 2 2009	Qualifying Year 3 2010	Qualifying Year 4 2011	Qualifying Year 5 2012	Qualifying Year 6 2013
	\$ 4,500	\$ 3,500	\$ 3,750	\$ 3,250	\$ 3,250	\$ 3,750
	\$ 4,500	\$ 4,500	\$ 4,500	\$ 4,500	\$ 4,500	\$ 4,500
	\$ 4,500	\$ 8,000	\$ 11,750	\$ 15,000	\$ 18,250	\$ 22,000

TOTAL CONTRIBUTION = \$79,500

Each year, we assign a Power Producer qualification level. By qualifying, you earn a Power Producer credit typically worth between \$3-5,000. The deposit amounts are cumulative, so by qualifying for just one credit over the past six years, we would have contributed over \$79,000 on your behalf to a non-qualified deferred compensation plan. Effective January 1, 2014 we have combined the annuity and life power producer programs. The new qualification level is 1.5 million points. Each dollar of annuity premium is worth 1 point and each dollar of life premium up to target is worth 15 points. The qualification period is January 1, 2014 - December 31, 2014.

- **The F&G Life Product Portfolio**
 - ✓ **AccumulatorPlus**
 - ✓ **Prosperity Elite Series**
 - ✓ **Safe Income Plus**



- **AccumulatorPlus 10 & 14**
- Built as a non-bonus product
- 10,000 minimum investment(2,000 per option)
- 4 interest-linked crediting options and a fixed interest option
- Issue age up to 85 for AP 10; Issue age up to 80 for AP 14
- Great caps – up to 5.75% Annual Point To Point
- Strong income story – Income Base grows at 7.25% compounded with a restart*
- The restart period extends the accumulation phase and continues the growth of the income base- not available in all states

*Rollup rate is subject to 3% minimum upon restart

*Restart not available for all states



Maximizing Your Retirement Through Guaranteed Income

Owning your future...

- **Minimum Premium:**
 - \$10,000 initial (\$2,000 per option)
- **Maximum Premium:**
 - \$1,000,000 (without prior home office approval)
- **Issue Ages:**
 - 0-80 Non-Qualified / Qualified
- **Surrender Charge Schedule: 10 years**
 - 12%, 11%, 10%, 9%, 8%, 7%, 6%, 4%, 3%, 0%
 - 9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0% (Lite States)
 - No MVA

Premium Bonus

- **8% Premium Bonus** for all issue ages
- Applies to account value & benefit base
- Bonus Vesting Schedule

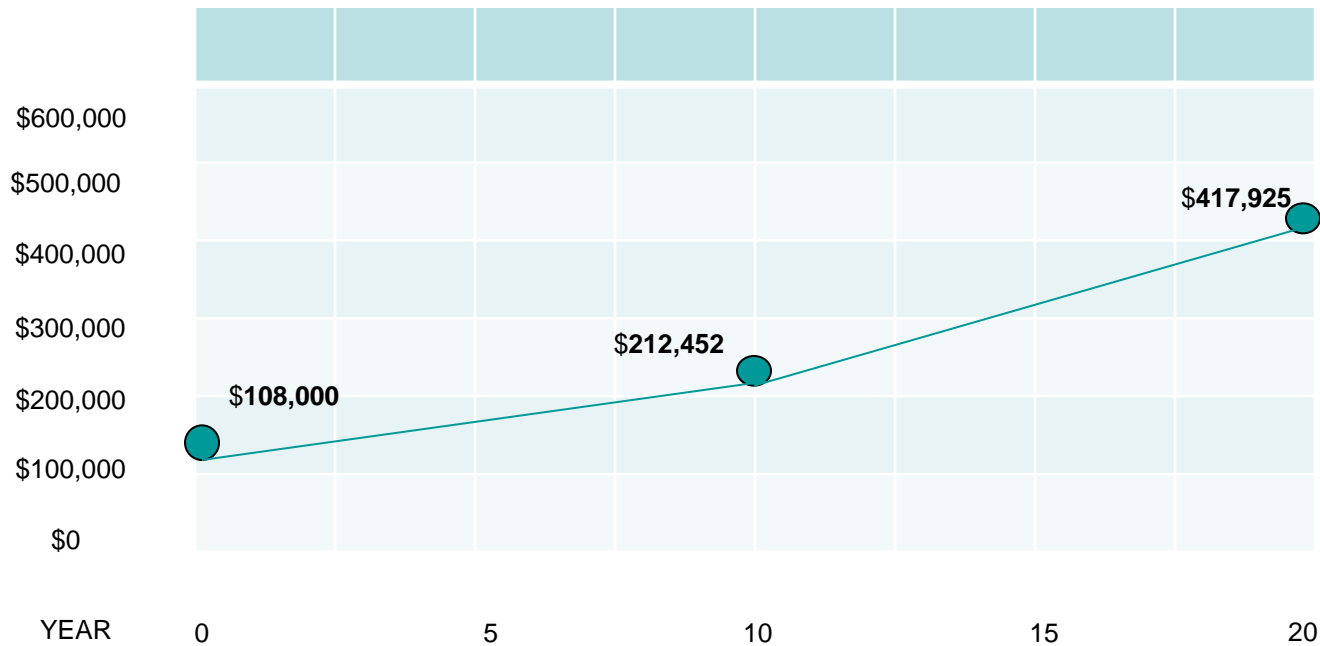
Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10 and Up
10%	20%	30%	40%	50%	60%	70%	80%	90%	100% Fully Vested

Enhanced Guaranteed Minimum Withdrawal Rider

(optional)

- **Vesting Bonus**
 - **8% all ages**
- **Income Accumulation**
 - **7% Compounded Guaranteed for 10 years**
 - **Restart Available**
- **Impairment Protection**
 - **2X Single Payout**
 - **1.5X Joint Payout**
- **Cost**
 - **95 basis points**

Guaranteed Benefit Base Growth





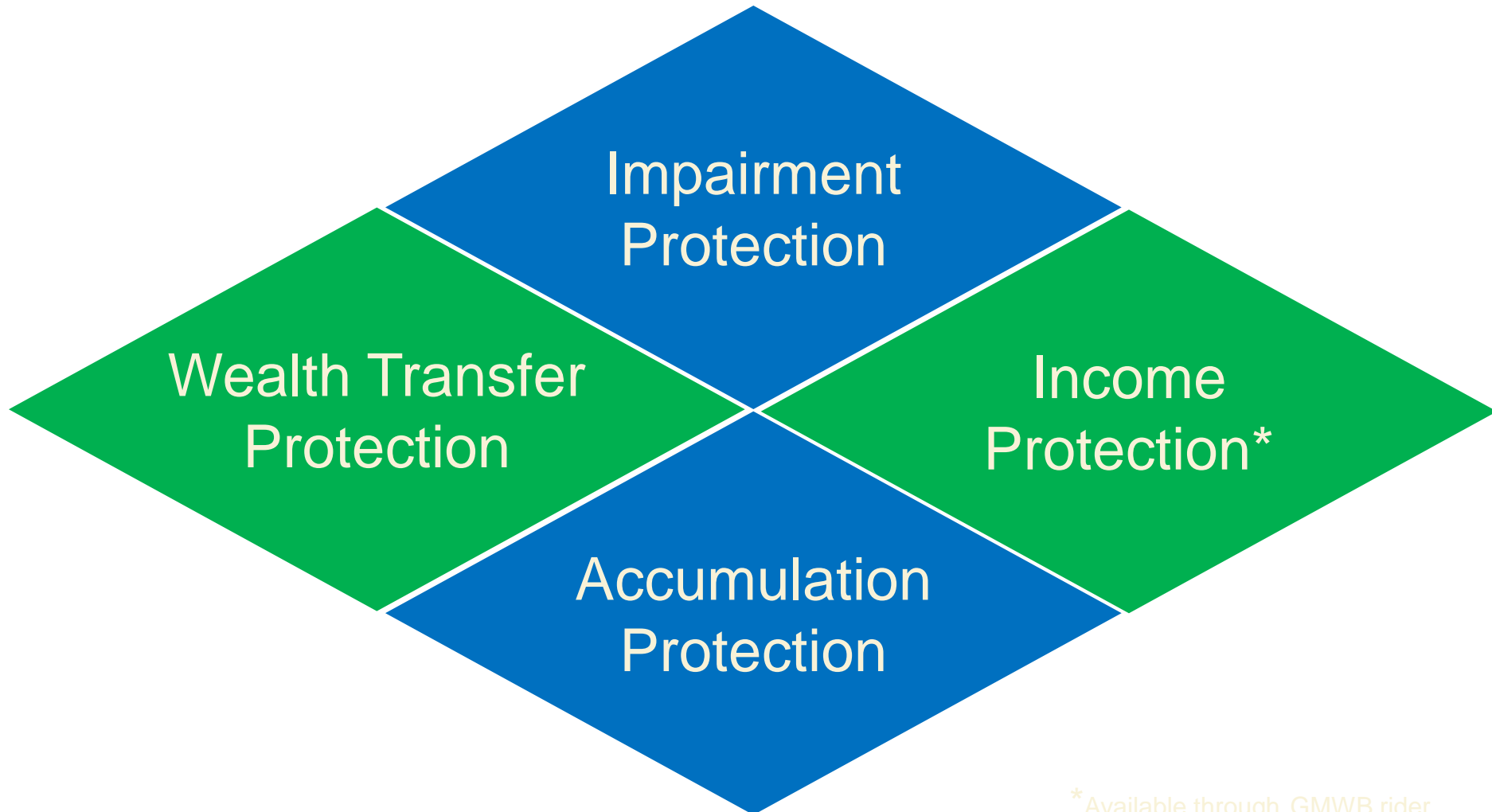
The 2014 Prosperity Elite Story



- **PROSPERITY ELITE- 7, 10 & 14**

- Our Home Run Story.... A **comprehensive** retirement solution
 - Accumulation: Great caps and strong bonus
 - Income Benefit Base: High guaranteed rollup (7%) for up to 20 years with restart*
 - Impairment: Income is doubled when impaired
 - Death Benefit: Great wealth transfer story - 5% roll up lump sum DB or 5/10 year payout

*not available in all states



* Available through GMWB rider



**Accumulation
Protection**

- 4 Solid Indexed Interest crediting methods Plus a Fixed Account
 - 1 year point to point
 - 1 year monthly average
 - 1 year monthly point to point
 - Declared rate on index gain
 - Fixed Account
- High Issue Age: 85 years old
- Strong liquidity
 - Waiver of surrender charges for: Nursing Home, Death, Terminal Illness, Home Health Care

Prosperity Elite 7	Caps	4% Vesting Bonus*
✦ 1 Year Pt to Pt	3.75%	
✦ 1 Year Monthly Pt to Pt	1.75%	
✦ 1 Year Declared Rate on Gain	3.25%	
Prosperity Elite 10		7% Vesting Bonus*
✦ 1 Year Pt to Pt	4.25%	
✦ 1 Year Monthly Pt to Pt	2.00%	
✦ 1 Year Declared Rate on Gain	3.75%	
Prosperity Elite 14		8% Vesting Bonus*
✦ 1 Year Pt to Pt	4.75%	
✦ 1 Year Monthly Pt to Pt	2.50%	
✦ 1 Year Declared Rate on Gain	4.25%	

Prosperity Elite 7	Age Bands	Vesting Bonus*
	0-75	4.00%
	76-80	2.00%
	81-85	2.00%
Prosperity Elite 10		
	0-75	7.00%
	76-80	3.50%
	81-85	3.50%
Prosperity Elite 14		
	0-75	8.00%
	76-80	4.00%
	81-85	4.00%



**Income
Protection***

* Available through GMWB
rider

Guaranteed Minimum Withdrawal Benefit (GMWB)

- Offered as part of the Protection Package
- Provides guaranteed income for life
- The longer your client waits to take income the greater each payment may be
- Guarantees your client will have an income for life
- Withdrawals may begin after the first contract year and after the client reaches age 50

GMWB Income Base =

**Greater of initial premium plus
18% bonus**

-OR-

Initial premium compounding at 7.00%

***\$100,000 premium for a 67 year-old
client/single annuitant***

- After 10 Years:
 - \$196,715 6% Income Factor = \$11,803



**Impairment
Protection***

*Part of the GMWB Rider

A common question: What is impairment?

IMPAIRMENT is defined by the following 4 criteria:

- Can't perform 2 out of 6 Activities of Daily Living
- Doctor Certified
- Receiving Care from licensed care giver
- 3 Year Wait from last premium payment
 - Impairment must begin 1 year after issue date
 - Annuitant must be at least 60 years old

Example: 65 year-old single annuitant becomes impaired after 10 years of owning Performance Pro

Hypothetical Income Base at age 75: **\$200,000**

X

6.25% Payout Factor (Age 75) =
\$12,500 (guaranteed annual withdrawal)

IMPAIRMENT DOUBLER*:

\$25,000!!**

*May not be available in all states

**2X for single, 1.5x for joint until impairment ends or account value equals zero (assuming no excess withdrawals) at which point GMWB payments will continue at the original level.

Enhancement Package

- 0.40% annual charge
- Vesting bonus 5/2.5% credited to AV vested after 14 yrs
- NO GMWB Rider
- GMDB- Greater of AV, the minimum guaranteed surrender value, or the initial premium plus the premium bonus growing at 5% simple interest up to 10 years or until age 85, whichever occurs first.

Protection Package

- 1.10% annual charge
- Vesting bonus 8/4% credited to AV vested after 14 yrs
- GMWB Rider
- EGMDDB- Receive either Payouts taken over at least 5 years of the greater of:
 - The minimum guaranteed surrender value, the initial premium, plus any applicable bonus; the total premium growing with compound interest (7%) for up to 10 years
 - OR A lump sum guaranteed minimum death benefit that will be the greater of The AV ,The minimum guaranteed surrender value, and the initial premium plus the premium bonus growing at 5% simple interest up to 10 years or until age 85, whichever comes first.

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Thank You!

- “FGL”, when used herein, refers to Fidelity & Guaranty Life, the marketing name for Fidelity & Guaranty Life Insurance Company issuing insurance in the United States outside of New York and, in New York only, Fidelity & Guaranty Life Insurance Company of New York.
- Performance Pro policy form numbers: API-1018(06-11) and ACI-1018(06-11), et al.
- Guarantees are based upon the claims paying ability of the issuing insurer. Subject to state availability. Certain restrictions may apply. Interest rates subject to change. Indexed interest rates are subject to a cap. Cap rates subject to change at the discretion of Fidelity & Guaranty Life. Surrender charges may apply to withdrawals.
- Withdrawals may be taxable and, when made prior to age 59½, may result in tax penalties. Withdrawals will reduce available death benefit. This product is offered on a group or individual basis as determined by state approval.
- Annuities are long-term vehicles to help with retirement income needs.
- Riders are subject to availability.
- Hypotheticals presented may not reflect a purchaser's actual experience.
- Optional provisions and riders may have limitations, restrictions and additional charges
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