

Fidelity & Guaranty Life

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Who Is The New Fidelity & Guaranty Life



Des Moines, Iowa



Baltimore, Maryland



Lincoln, Nebraska

Corporate Spotlight

Be smart. Take action. Own your future.™

 Fidelity &
Guaranty LifeSM

ADV 1148 (06-2011) 14-076 Rev. 02-2014

Originally Incorporated in 1959

- 3 Locations: Des Moines, IA; Baltimore, MD; Lincoln, NE
- \$22.4 Billion in Total Assets*
- Over 96% of Assets rated in NAIC 1 or 2 Category*
- Risk Based Capital in Excess of 400%*
- Solid Rating Reviews – A.M. Best: B++ for Financial Strength, the Fifth Highest of 16 Rating Classes
- Stable Leadership Team with Average of 29 years of Industry Experience
- Over 700,000 Policyholders with 20,000 Licensed Agents*

*As of September 30, 2013

FG Life-Heritage

A one time premium payment life insurance policy that provides:

- A guaranteed income tax-free death
- Strong liquidity for changed plans and circumstances
- Living benefits for unexpected events

- Tax-Free Death Benefit
- No Lapse Guaranteed
- Immediate Liquidity with ROP rider
- 10% Premium Bonus
- Terminal and Critical Illness Rider
- Strong caps and downside protection
- Policy Loans Available
- **Accept/Reject Point of Sale Underwriting Process**

	FG Life-Heritage
Minimum Face Amount	\$25,000
Maximum Face Amount	\$500,000 (Age 50-76) \$250,000 (Age 77-85)
Issue Ages	50-85 (age last birthday)
Surrender Charge Period	14 years
Underwriting Classes	Standard Nontobacco, Standard Tobacco, Through table 4
Premium Test	CVAT
Key Features (May not be available in all states)	No Lapse Guarantee to age 110 Guaranteed Return of Premium Rider 10% Premium Bonus Critical Illness Rider Terminal Illness Rider Accept/Reject Point of Sale Underwriting
Commissions	Commissions are paid on the single premium amount,

Example:

What does \$50,000 Single Premium Buy - NS

Net Death Benefit Year One		
Age	Male	Female
50	\$154,005	\$172,118
60	\$113,025	\$126,495
70	\$86,657	\$96,296
80	\$69,527	\$75,852

with 4.61% interest rate

No Lapse Guarantee

If no loans or partial surrenders are taken, the policy is guaranteed not to lapse prior to its maturity at age 110

Immediate Liquidity in case life changes your plans...

Return of Premium

Minimum surrender value will always be at least 100% of the premium you paid, less any loan balance or net partial surrenders previously taken.

10% Premium Bonus

10% Upfront premium bonus that is credited to the initial single premium amount on date of issue. All charges will be taken from the policy after the bonus has been credited

- **“Living Benefits”**
 - **Terminal Illness** – Will pay up to 100% of death benefit if a doctor certifies that the insured’s death is expected within 24 months
 - **Critical Illness** – Will pay up to 100% of the death benefit when an insured suffers a heart attack, stroke, cancer, or end-stage renal failure

- **6%** cap on Annual Point-to-Point with 100% guaranteed participation rate indexing option
- **5.5%** cap on Annual Point-to-Point with 140% guaranteed participation rate indexing option
- **2.75%** cap on Monthly Point-to-Point indexing option
- **3%** on fixed account option
- **0.25% guaranteed interest rate – Downside Protection**

Interest rates subject to change at Insurer's discretion and are effective annual interest rates.

Indexed Interest rates are subject to a cap. Cap rates are subject to change at the discretion of Fidelity & Guaranty Life



FG LIFE - HERITAGE

Same Day Processing!

Accept/Reject Point of Sale Underwriting

Step 1: Complete an application: If all medical questions are "NO" get appropriate signatures and continue to step 2. If there's a "Yes" answer in the health section do not continue, as the applicant will not qualify for coverage. However, the application still needs to be submitted to New Business. Refer to Step 3 for mailing instructions.

Step 2: Call FGL at 888-342-4616 between the hours of 8am-9pm central on Mon-Thurs and 8am-5pm central on Friday: The call will take approximately 15 minutes and must be completed at the point of sale, while you are present with the client. If any discrepancies are found on the clients MIB report and/or RX we will not be able to approve the application. After the interview is over you will be provided an underwriting decision and policy number! Continue to step 3 to submit the application, even if the application is not approved

Step 3: Submit the application: Provide either a statement in lieu of form or a client signed illustration. You have 30 days to submit the application with cash, or if the policy is funded by 1035 exchange please provide the appropriate transfer forms, we must receive the 1035 exchange within 75 days of approval.

Overnight Address
FGL New Business
777 Research Drive
Lincoln, NE 68521

Fax Number
888-858-4795

Regular Mail
FGL New Business
PO Box 81497
Lincoln, NE 68501

See page 2 and 3 for even more details

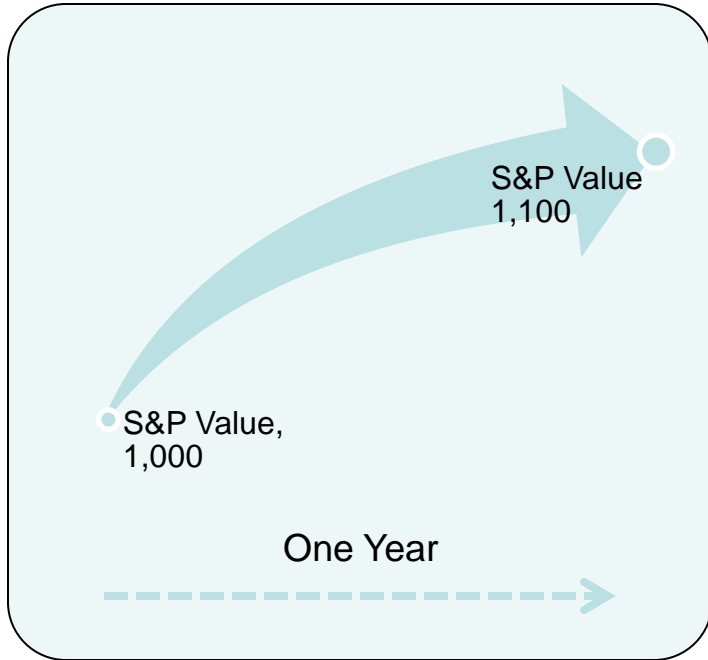
For more information on the FG Life-Heritage Single Premium IUL
please contact Salesdesk@fglife.com

Fidelity & Guaranty Life is 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. Each Fidelity & Guaranty Life company is solely responsible for its contractual commitments. Fidelity & Guaranty Life Insurance Company, Baltimore, MD
www.fglife.com

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13-795

S&P Gain Scenario



Ending Value: 1,100
Starting Value: 1,000
Gain/(Loss): 100

$100/1000=10\%$

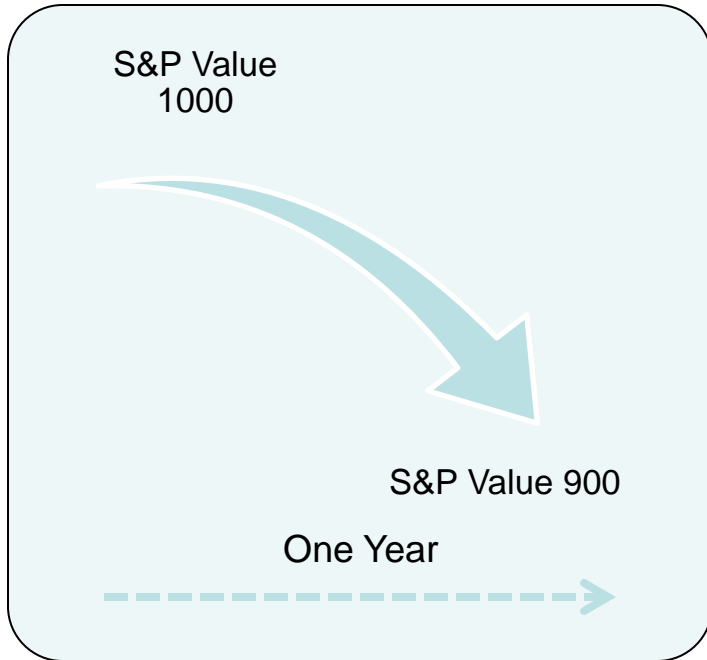
Cap limits upside to 6% (see current rates)

6% credited to policy APTP indexed
account

UPSIDE POTENTIAL

This scenario uses hypothetical S&P values. This is not intended to be a representation of past or future performance.

S&P Loss Scenario



This scenario uses hypothetical S&P values. This is not intended to be a representation of past or future performance.

Ending Value: 900
Starting Value: 1,000
Gain/(Loss): (100)

$(100)/1000 = \text{Negative } 10\%$
Cap limits downside to 0%

0.25% (the guarantee) credited to policy
AFTP indexed account.

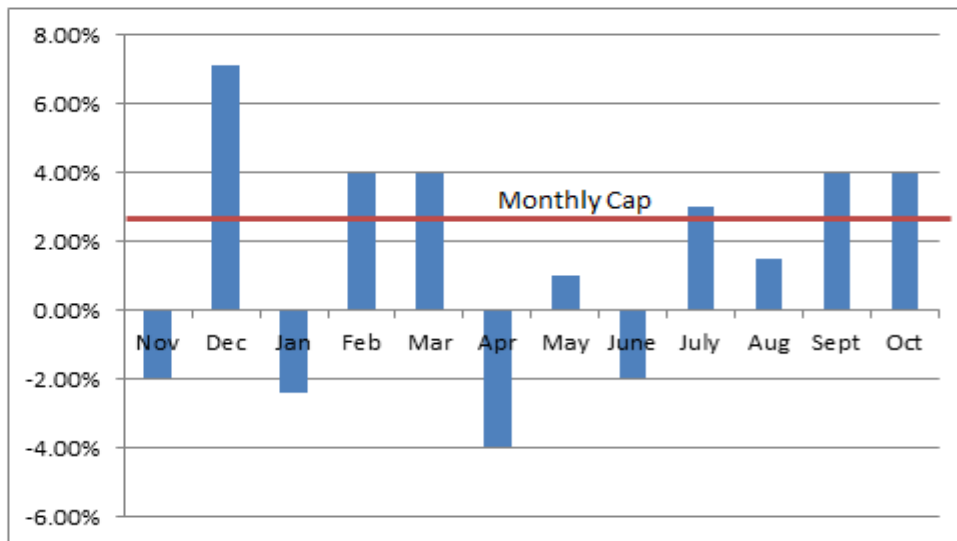
DOWNSIDE PROTECTION



Indexed Linked: Monthly Point to Point, 100% Par with Cap

Upside Potential

	S&P 500 Value	Monthly % change	Upside Cap
Oct	1000		
Nov	980	-2.00%	-2.00%
Dec	1050	7.14%	2.75%
Jan	1025	-2.42%	-2.42%
Feb	1066	4.00%	2.75%
Mar	1108	4.00%	2.75%
Apr	1064	-4.00%	-4.00%
May	1074	1.00%	1.00%
June	1053	-2.00%	-2.00%
July	1085	3.00%	2.75%
Aug	1101	1.50%	1.50%
Sept	1145	4.00%	2.75%
Oct	1191	4.00%	2.75%
	Total		8.58%
	Total Credited		8.58%

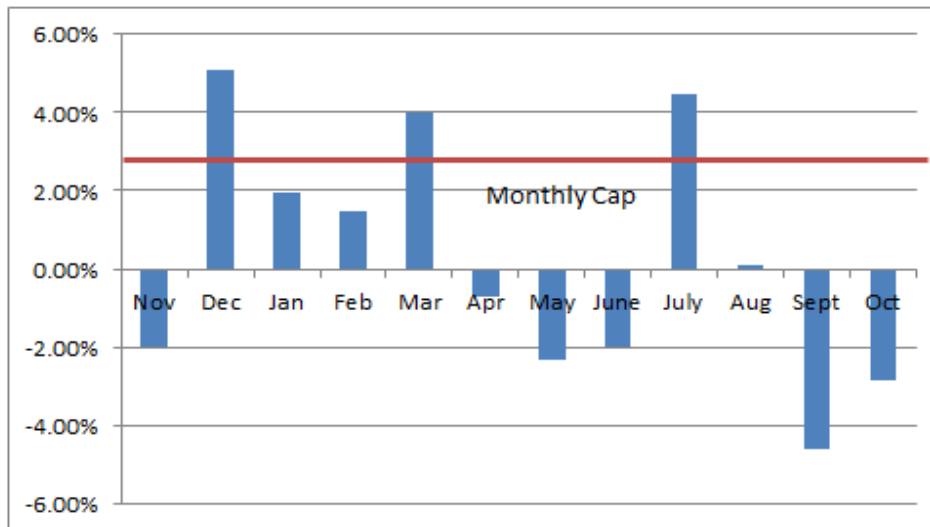


This scenario uses hypothetical S&P values. This is not intended to be a representation of past or future performance.



Downside Protection

	S&P 500 Value	Monthly % change	Upside Cap
Oct	1000		
Nov	980	-2.00%	-2.00%
Dec	1030	5.10%	2.75%
Jan	1050	1.94%	1.94%
Feb	1066	1.48%	1.48%
Mar	1108	4.00%	2.75%
Apr	1100	-0.73%	-0.73%
May	1074	-2.32%	-2.32%
June	1053	-2.00%	-2.00%
July	1100	4.47%	2.75%
Aug	1101	0.07%	0.07%
Sept	1050	-4.62%	-4.62%
Oct	1020	-2.86%	-2.86%
Total			-2.79%
Total Credited			0.25%



This scenario uses hypothetical S&P values. This is not intended to be a representation of past or future performance.

Fixed Loan Option

2% net cost loan in all policy years

Loans are not allowed in the first year of the policy. There is no limit to the number of loans that can be taken in a policy year.

Easy 3 step process, No blood work or medical exam needed!

- **Step 1: Take an Application**
 - If no “yes” answers in health section proceed to step 2
 - If “Yes” answer, skip to step 3.
- **Step 2: Complete a 15 minute Phone Interview**
 - After interview underwriting decision will be made and policy number will be given
- **Step 3: Submit the application**
 - 30 days to submit application with Cash
 - 75 days to submit the application and receive 1035 exchange
 - Applications with a “yes” answer in the health section must be submitted to the company.

- Tax-Free Death Benefit
- No Lapse Guaranteed
- Immediate Liquidity with ROP rider
- 10% Premium Bonus
- Terminal and Critical Illness Rider
- Strong caps and downside protection
- Policy Loans Available
- Accept/Reject Point of Sale Underwriting Process

WHY FIDELITY & GUARANTY LIFE

Did You Know That ... Fidelity & Guaranty Life:

- Has 2 top Fixed Indexed Universal Life products in the marketplace with the, FG Life-Choice, FG Life-Elite!
- Recently introduced in December 2013 the FG Life-Heritage a new Single Premium Indexed Universal Life Product.
- Brand new IUL iPad App, and Annuity iPad App! With e-app capability currently being tested
- Has an average underwriting time service of 7-10 days on In Good Order life applications!!
- Has a dedicated Case Management Unit that works directly with producers to help get cases through the system!!
- Has a Platinum Life Case Unit to handle large premium cases and very competitive Foreign National Underwriting Guidelines!!
- Power Producer Program – offering agents a deferred compensation plan.

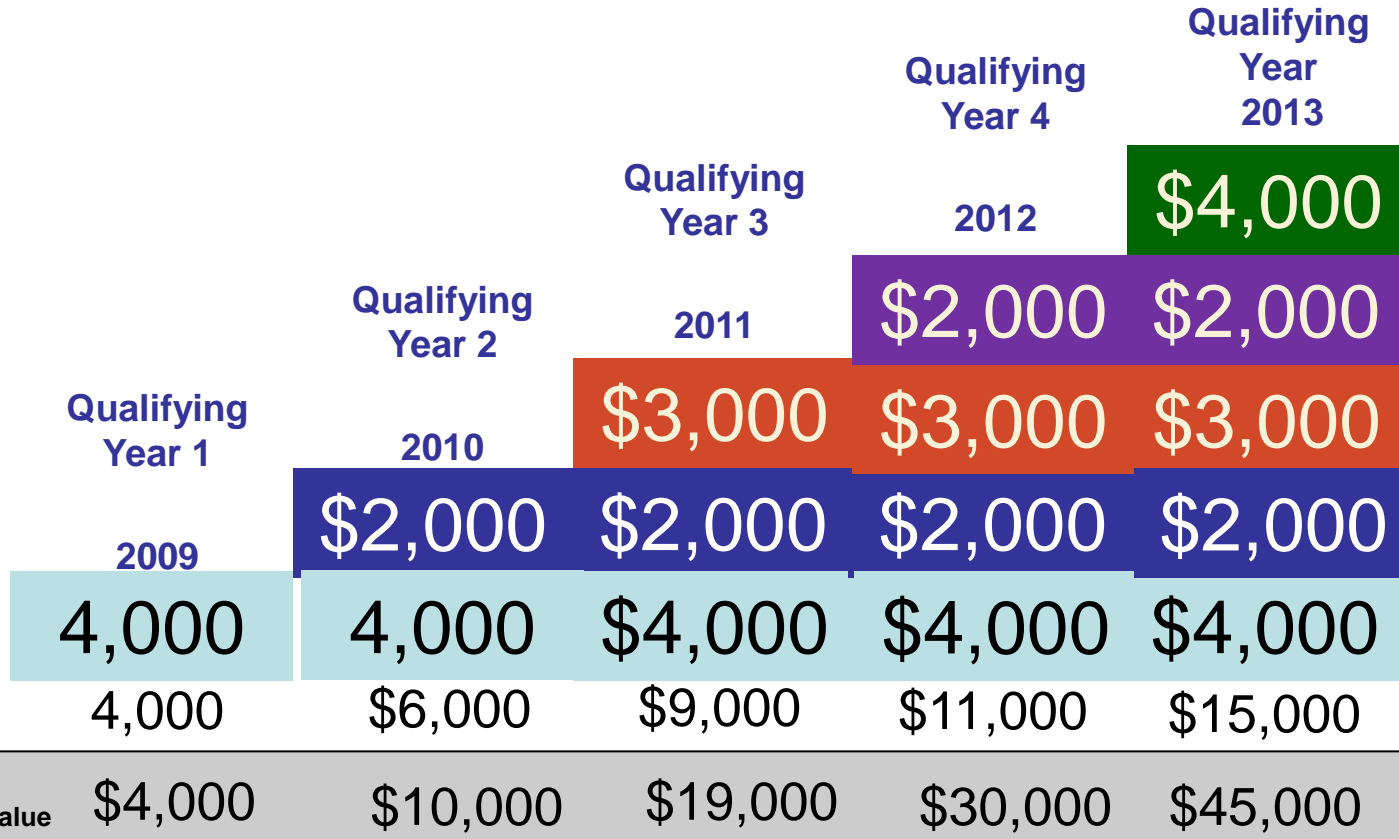
***THE POWER PRODUCER PROGRAM
BUILD YOUR SUPPLEMENTAL
RETIREMENT NEST EGG***

“This program is tantamount to F&G providing a private pension plan, a rare commodity in the world of an independent advisor.”

**- Jim B.
New Jersey**

Year	Qualification Level	Credit Amount
2009	120,000	2,000
2010	120,000	2,000
2011	90,000	2,000
2012	80,000	2,000
2013	90,000	2,000
2014	1.5M Points	TBD

Life Power Producer Program



MEET YOUR
FIDELITY & GUARANTY LIFE
LIFE TEAM

Your organization has access to a team of professionals dedicated to helping you grow your business. This team represents Fidelity & Guaranty Life's commitment to providing the support your staff needs to focus on doing what they do best: selling.



Dennis Sudac, CLU, FLMI
Vice President - Brokerage & Key Accounts
Phone: 214-783-3914
Email: dennis.sudac@fglife.com

**New Business/
Underwriting**

Case Management
Phone: 800-445-6768, prompts 2, 1
Available M-F 7 a.m. - 6 p.m. CST

Platinum Case Unit
Phone: 866-343-0665
Email: largecaseund@nooperholmes.com



Cindy McGarity
Commissions, Contracting, Licensing
Vice President - Agency Services
Phone: 410-895-0119
Email: cindy.mcgarity@fglife.com

General

Field Support
Phone: 800-513-9797
salesdesk@fglife.com

SalesLink Helpdesk
Email: saleslinkhelpdesk@fglife.com



Dennis Gunderson,
New Business/Underwriting
Assistant Vice President - Chief Underwriter
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Email: dennis.gunderson@fglife.com

**Commissions,
Contracting, Licensing**

General Inquiries
Phone: 800-445-6768, prompt 4

Ad Review/Compliance

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[Google+](#)



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Thank you for your business!!!



Policies issued by Fidelity & Guaranty Life Insurance Company, Baltimore, MD.

Fidelity & Guaranty Life is 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. Each Fidelity & Guaranty Life Insurance Company, is solely responsible for its contractual commitments

Optional provisions and riders may have limitations, restrictions and additional charges. Subject to state availability. Certain restrictions may apply.

This document is not a legal contract. For the exact terms and conditions, please refer to the life insurance policy.

Information provided regarding tax or estate planning should not be considered tax or legal advice. Clients should consult their own tax professional or attorney regarding their unique situation.

“S&P®” is a trademark of The McGraw-Hill Companies, Inc. and has been licensed for use by Fidelity & Guaranty Life Insurance Company. Standard & Poor’s does not sponsor, endorse, promote, or make any representation regarding the advisability of purchasing the contract.

Indexed interest rates are subject to a cap. Caps are subject to change at the discretion of Fidelity & Guaranty Life Insurance Company.

Issuance of the life insurance policy depends on answers to health questions in the application.

Surrender charges may apply to partial and full surrenders. Surrenders may be taxable and may be subject to penalties prior to age 59½.

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.

The Power Agent Program is a deferred bonus compensation plan for eligible appointed agents of Fidelity & Guaranty Life Insurance Company. Terms are stated in the Power Agent plan document, which Fidelity & Guaranty Life may amend, limit or terminate at any time.