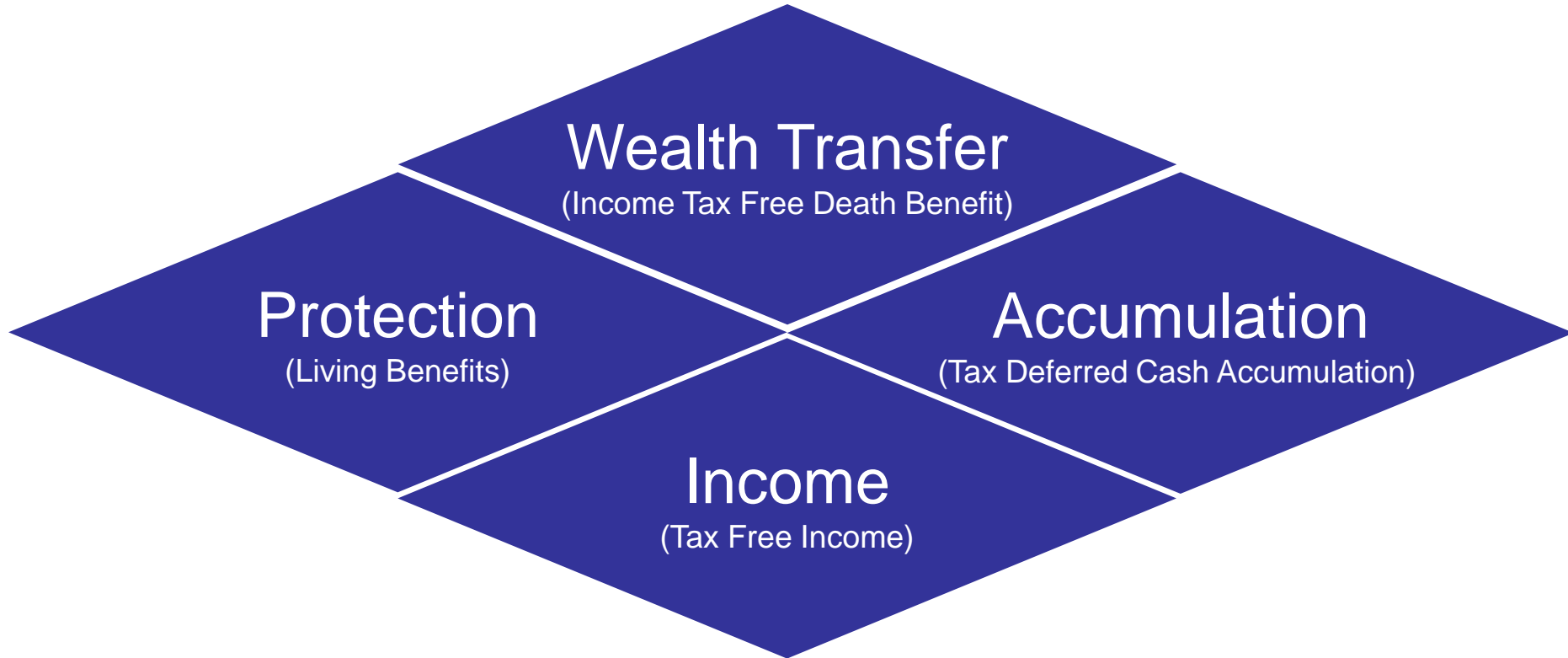


# Fidelity & Guaranty Life Fixed Indexed Universal Life!

1. Uses and Benefits of FIUL
2. Markets for FIUL
3. FG Life Products
4. Fidelity & Guaranty Life

# USES AND BENEFITS OF FIUL



- Wealth Transfer ✓
- Accumulation ✓
- Income ✓
- Protection ✓



# MARKETS FOR FIUL

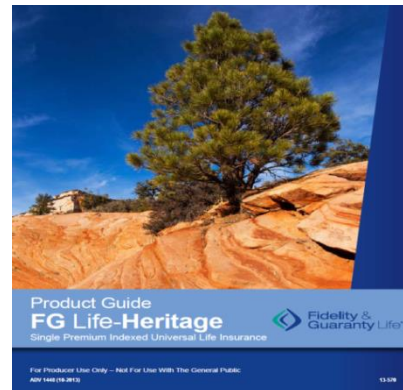
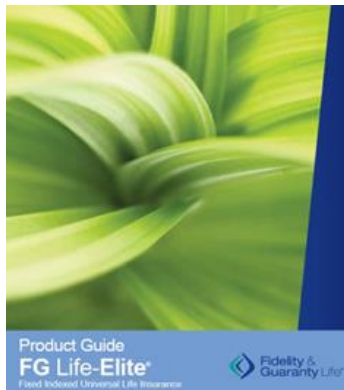
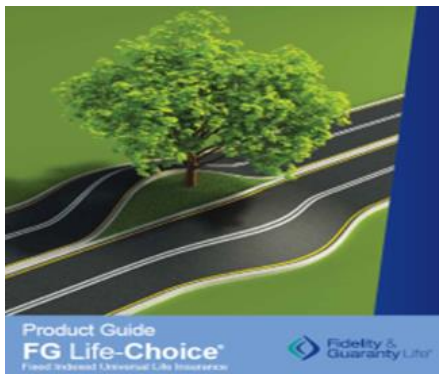
Some markets for FIUL are...

- **Personal Market**

- For increased cash value control and enhanced policy accumulation potential, FIUL will allow people to manage the policy to meet changing needs and market conditions

- **Business Market**

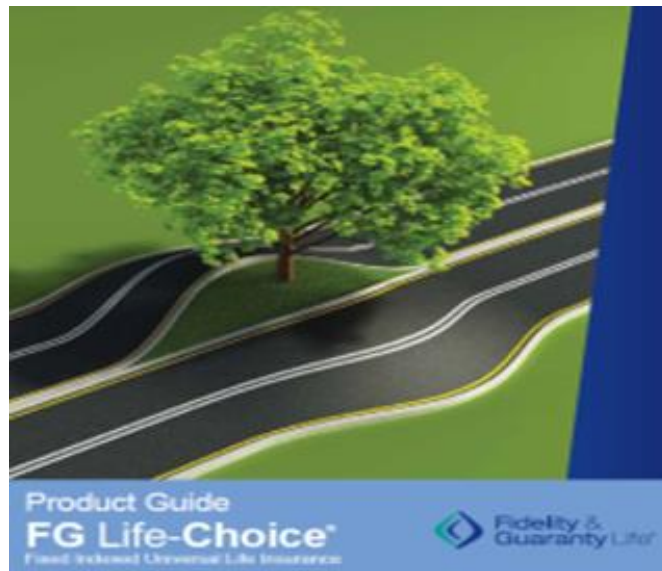
- FIUL provides strong cash values that may be accessed at retirement or can be used for reserve or emergency funds for business purposes. Well suited for key man, deferred compensation or executive bonus plans



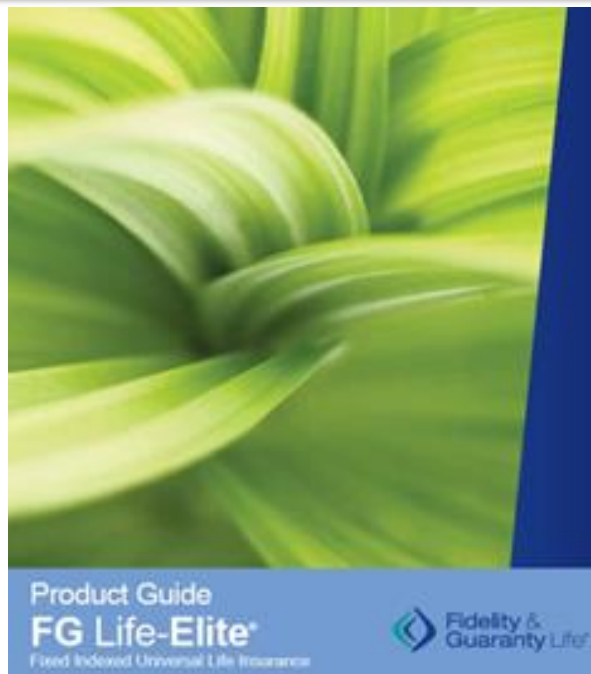




# FIUL Products: FG Life-Choice and FG Life-Elite



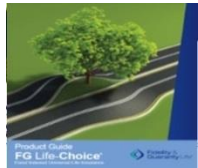
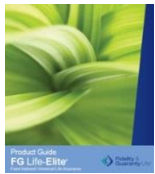
**The FG Life-Choice** is strongest in the death benefit sale and used as a term alternative solution with strong cash value accumulation potential offering **NO EXTRA PER THOUSAND CHARGES**; offers competitive caps and two years to collect first-year commissions on less than target premium sales.



**The FG Life-Elite** is a strong tax-free income product with a maximum guaranteed variable loan rate of 5%, high caps (15.25% on the 100% PAR Annual Point-to-Point option), and high target premiums.

	<b>FG Life-Choice</b>	<b>FG Life-Elite</b>
<b>Minimum Face Amount</b>	\$100,000	\$100,000
<b>Issue Ages</b>	0-80 (age last birthday)	0-80 (age last birthday)
<b>Surrender Charge Period</b>	15 years	15 years
<b>Underwriting Classes</b>	Preferred Nontobacco, Standard Nontobacco, Preferred Tobacco, Standard Tobacco	Preferred Nontobacco, Standard Nontobacco, Preferred Tobacco, Standard Tobacco
<b>Key Features</b> <small>(May not be available in all states)</small>	Surrender Charge Waiver on Excess Premium Over Loan Protection Primary Insured Level Term Ultimate Protection Rider Unique Living Benefit Riders	Over Loan Protection Primary Insured Level Term Ultimate Protection Rider Unique Living Benefit Riders
<b>Loan Options</b> <small>(May not be available in all states)</small>	<b>Variable Loan Option</b> <ul style="list-style-type: none"> <li>• Max rate of 6.5%</li> </ul> <b>Fixed Loan Option</b> <ul style="list-style-type: none"> <li>• Years 1-10 – 2% net</li> <li>• Years 10+ – 0% net cost</li> </ul>	<b>Variable Loan Option</b> <ul style="list-style-type: none"> <li>• Max rate of 5%</li> </ul> <b>Fixed Loan Option</b> <ul style="list-style-type: none"> <li>• Years 1-10 – 2% net</li> <li>• Years 10+ – 0% net cost</li> </ul>

- **Accelerated Benefit for Critical Illness** – Up to 100% of the death benefit of the insured if the insured suffers a critical condition (heart attack, stroke, cancer etc)\*
- **Accelerated Benefit for Terminal Illness** – Up to 100% of the death benefit if the insured is diagnosed with a terminal illness and has an expected life expectancy of less than 24 months\*
- **Over Loan Protection Rider** – Prevents the life insurance contract from lapsing as a result of outstanding loans
- **Waiver of Monthly Deduction Rider** – Keeps policy in force by waiving the monthly charges should the insured become totally disabled for longer than 6 months

	<b>FG Life-Choice</b>	<b>FG Life-Elite</b>
		
<b>Interest Crediting Options*</b>	S&P 500 Option Fixed Account Option Any combination of all interest crediting options	S&P 500 Option Fixed Account Option Any combination of all interest crediting options
<b>Crediting Methodology</b>	Annual Point-to-Point Reset Monthly Point-to-Point Reset	Annual Point-to-Point Reset Monthly Point-to-Point Reset
<b>Participation Rate</b>	100% and 140% Guaranteed (in the indexing formula)	100% and 140% Guaranteed (in the indexing formula)
<b>Cap</b>	Currently 10.5% on 100% par/ 9% on 140% par/ 4% on MPTP	Currently 15.25% on 100% par/ 12.25% on 140% par/ 5.5% on MPTP
<b>Guaranteed Minimum Interest Rate</b>	.25%	.25%
<b>Fixed Account</b>	Currently 4.00%	Currently 4.5%

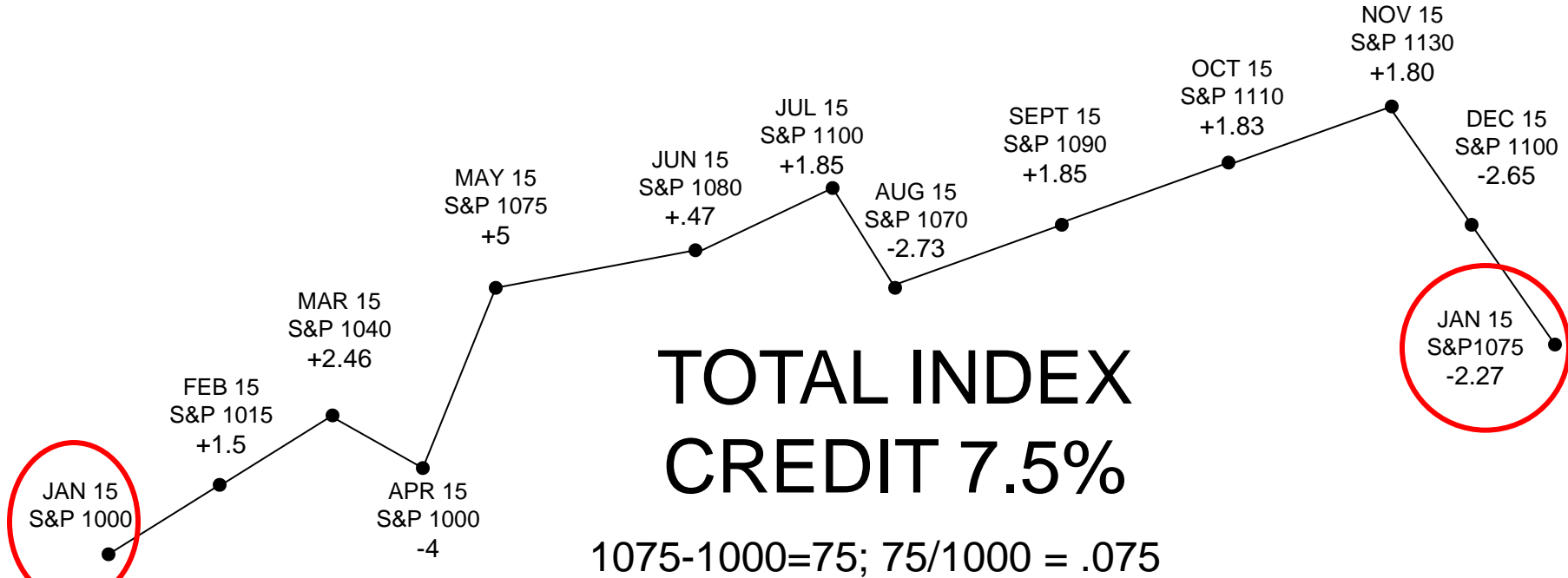
## **Current Illustrative Interest Rates for FG Life-Choice**

- 7.05% on 100% Participation Rate Strategy (10.5% Cap)
- 6.56% on 140% Participation Rate Strategy (9% Cap)
- 7.70% on the Monthly PT-to-PT Strategy (4% Cap)
- 4% on Fixed Option

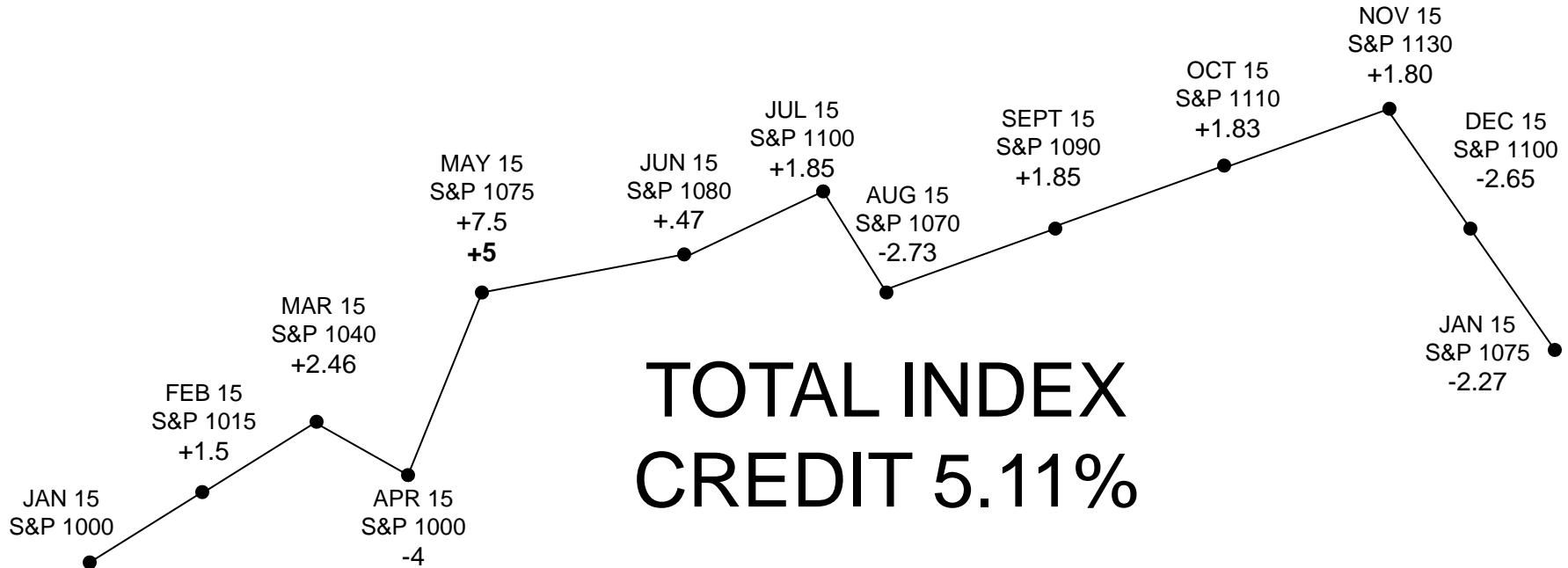
## **Current Illustrative Interest Rates for FG Life-Elite**

- 8.98% on 100% Participation Rate Strategy (15.25% Cap)
- 8.53% on 140% Participation Rate Strategy (12.5% Cap)
- 9.50% on the Monthly PT-to-PT Strategy (5.5% Cap)
- 4.5% on Fixed Option

**Minimum Guaranteed Interest Rate – .25%  
on all Participation Rate Strategies**







$$\text{Index Credit} = 1.5 + 2.45 - 4 + 5 + .47 + 1.85 - 2.73 + 1.85 + 1.83 + 1.8 - 2.65 - 2.27 = 5.11$$



# Sales Concepts

Fidelity & Guaranty Life Insurance Company

## FG Life-Choice

### Flexible Premium Life Insurance Illustration with Indexed Interest Option Tabular Detail

New Client  
Male Age 35 Preferred Nontobacco  
Riders: None

Annual Premium: \$800.00  
Death Benefit Option: Option A  
Initial Face Amount: \$250,000

Age	Year	Planned Premium Withdrawals/ Outlay	Loans	Guaranteed Assumptions: Guaranteed Interest of 0.25% End of Year			Non-Guaranteed Assumptions: Current Interest of 7.05% End of Year			
				Account Value	Surrender Value	Net Death Benefit	Account Value	Surrender Value	Net Death Benefit	
36	1	900	0	436	0	250,000	437	0	250,000	
37	2	900	0	860	0	250,000	903	0	250,000	
38	3	900	0	1,288	0	250,000	1,398	0	250,000	
39	4	900	0	1,655	0	250,000	1,927	0	250,000	
40	5	900	0	2,024	0	250,000	2,491	0	250,000	
41	6	900	0	2,367	0	250,000	3,092	0	250,000	
42	7	900	0	2,679	0	250,000	3,733	0	250,000	
43	8	900	0	2,953	0	250,000	4,418	133	250,000	
44	9	900	0	3,182	0	250,000	5,149	972	250,000	
45	10	900	0	3,359	0	250,000	5,930	1,839	250,000	
<b>9,000</b>				<b>0</b>						
46	11	900	0	3,481	0	250,000	6,781	2,798	250,000	
47	12	900	0	3,546	6	250,000	7,693	4,153	250,000	
48	13	900	0	3,563	910	250,000	8,670	6,015	250,000	
49	14	900	0	3,547	1,777	250,000	9,717	7,947	250,000	
50	15	900	0	3,482	2,997	250,000	10,840	9,955	250,000	
51	16	900	0	3,355	3,355	250,000	12,043	12,043	250,000	
52	17	900	0	3,148	3,148	250,000	13,334	13,334	250,000	
53	18	900	0	2,844	2,844	250,000	14,715	14,715	250,000	
54	19	900	0	2,426	2,426	250,000	16,169	16,169	250,000	
55	20	900	0	1,863	1,863	250,000	17,729	17,729	250,000	
<b>18,000</b>				<b>0</b>						
56	21	900	0	1,137	1,137	250,000	19,403	19,403	250,000	
57	22	900	0	240	240	250,000	21,172	21,172	250,000	
58	23	900	0	0	0	0	23,036	23,036	250,000	
59	24	900	0	0	0	0	25,000	25,000	250,000	
60	25	900	0	0	0	0	27,076	27,076	250,000	
61	26	900	0	0	0	0	29,235	29,235	250,000	
62	27	900	0	0	0	0	31,503	31,503	250,000	
63	28	900	0	0	0	0	33,873	33,873	250,000	
64	29	900	0	0	0	0	36,348	36,348	250,000	
65	30	900	0	0	0	0	38,935	38,935	250,000	
<b>27,000</b>				<b>0</b>						
66	31	0*	27,000	0	0	0	11,780	11,780	222,975	
67	32	0*	0	0	0	0	11,561	11,561	222,975	
68	33	0*	0	0	0	0	11,242	11,242	222,975	
69	34	0*	0	0	0	0	10,814	10,814	222,975	
70	35	0*	0	0	0	0	10,268	10,268	222,975	
71	36	0*	0	0	0	0	9,572	9,572	222,975	
72	37	0*	0	0	0	0	8,701	8,701	222,975	
73	38	0*	0	0	0	0	7,601	7,601	222,975	
74	39	0*	0	0	0	0	6,245	6,245	222,975	
75	40	0*	0	0	0	0	4,605	4,605	222,975	
<b>27,000</b>		<b>27,000</b>								

Fidelity & Guaranty Life Insurance Company

## FG Life-Choice

### Flexible Premium Life Insurance Illustration with Indexed Interest Option Tabular Detail

New Client  
Male Age 35 Preferred Nontobacco  
Riders: None

Annual Premium: \$800.00  
Death Benefit Option: Option A  
Initial Face Amount: \$250,000

Age	Year	Planned Premium Withdrawals/ Outlay	Loans	Guaranteed Assumptions: Guaranteed Interest of 0.25% End of Year			Non-Guaranteed Assumptions: Current Interest of 7.05% End of Year		
				Account Value	Surrender Value	Net Death Benefit	Account Value	Surrender Value	Net Death Benefit
76	41	0*	0	0	0	0	2,639	2,639	222,975
77	42	0*	0	0	0	0	302	302	222,975
78	43	0*	0	0	0	0	0	0	222,975
		<b>27,000</b>	<b>27,000</b>						

Fidelity & Guaranty Life Insurance Company

## FG Life-Choice

### Flexible Premium Life Insurance Illustration with Indexed Interest Option Supplemental Footnotes

New Client	Annual Premium:	\$900.00
Male Age 35 Preferred Nontobacco	Death Benefit Option:	Option A
Riders: None	Initial Face Amount:	\$250,000

\* Under age 120, even if the premium outlay is zero, monthly deductions will continue. Depending on actual results, additional premiums may be needed to avoid termination of the policy.

The **Guaranteed** columns assume an initial guaranteed interest rate of 0.25% and guaranteed cost of insurance rates. The **Current** columns assume an initial current interest rate of 7.05% and current cost of insurance rates.

#### Life Insurance Cost Information

	Net Payment Cost Index @ 5%		Surrender Cost Index @ 5%	
	Guaranteed	Non-guaranteed	Guaranteed	Non-guaranteed
Year 10	3.60	3.60	N/A	3.04
Year 20	3.60	3.60	3.39	1.56

Projected annual cost indices are based upon assumed interest and current cost of insurance rates and are not guaranteed. There are two types of cost indices: 1) Net Payment Cost Index which helps you compare your costs if you don't give up your policy before its coverage ends, 2) Surrender Cost Index which helps you compare the costs between two policies if you give up the policy and take out the cash value.

If the planned premium payment is insufficient to provide the coverage desired this illustration will show the death benefit to be expired (as indicated by "0"). This means that the policy and any riders will lapse unless a higher premium is paid, a higher interest rate has been credited, benefits are reduced, or mortality charges are more favorable than currently assumed.

The Internal Revenue Service has placed limits on the amount of premium you can pay into a Universal Life insurance policy.

In order to receive favorable federal 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). Distributions under a MEC are taxable to the extent there is a gain in the contract. In addition, with certain exceptions, there is a non-deductible penalty tax equal to 10% of the taxable distribution, if a policy distribution is made before age 59 1/2. In any case, a gain in the contract is taxable upon full surrender of the policy.

Based on the initial 7-PAY Premium, the premiums illustrated during the first 7 years are within the limitation for favorable status.

In order to receive favorable federal income tax treatment on the policy death benefit, the premium paid on a life insurance policy must not exceed the maximum guideline premium limitation. The limitation is equal to the greater of (a) the Guideline Single Premium or (b) the cumulative sum of the Guideline Level Premiums paid annually. If the maximum guideline premium limitation is exceeded, the policy will no longer be considered life insurance. The policy owner will be taxed on the gain in the policy each year even if a cash distribution is not made. However, the policy death benefit will generally be income tax-free when paid to the beneficiary. If any gain in the cash surrender value has not yet been taxed when the policy death benefit is paid, the untaxed gain will be subject to tax at that time.

Target:	\$1,770.00	GL Single:	\$30,503.71
7PAY:	\$8,363.25	GL Annual:	\$2,819.00

Fidelity & Guaranty Life Insurance Company

### FG Life-Choice

#### Flexible Premium Life Insurance Illustration with Indexed Interest Option Tabular Detail

New Client Male Age 35 Preferred Nontobacco Riders: None  
 Annual Premium: \$983.29  
 Death Benefit Option: Option A  
 Initial Face Amount: **\$250,000**

		Guaranteed Assumption: Guaranteed Interest of 0.25% End of Year				Non-Guaranteed Assumption: Current Interest of 7.95% End of Year			
Age	Year	Planned Premium Outlay	Planned Withdrawals/Loans	Account Value	Net Surrender Value	Net Death Benefit	Account Value	Net Surrender Value	Net Death Benefit
36	1	983	0	513	0	250,000	514	0	250,000
37	2	983	0	1,015	0	250,000	1,063	0	250,000
38	3	983	0	1,501	0	250,000	1,648	0	250,000
39	4	983	0	1,966	0	250,000	2,272	0	250,000
40	5	983	0	2,414	0	250,000	2,938	0	250,000
41	6	983	0	2,836	0	250,000	3,648	0	250,000
42	7	983	0	3,227	0	250,000	4,407	18	250,000
43	8	983	0	3,581	0	250,000	5,218	935	250,000
44	9	983	0	3,890	0	250,000	6,084	1,907	250,000
45	10	983	0	4,148	77	250,000	7,009	2,938	250,000
		<b>9,833</b>	<b>0</b>						
46	11	983	0	4,351	368	250,000	8,019	4,036	250,000
47	12	983	0	4,498	938	250,000	9,101	5,561	250,000
48	13	983	0	4,599	1,644	250,000	10,261	7,606	250,000
49	14	983	0	4,665	2,295	250,000	11,505	9,735	250,000
50	15	983	0	4,684	3,099	250,000	12,838	11,953	250,000
51	16	983	0	4,641	4,041	250,000	14,269	14,269	250,000
52	17	983	0	4,520	4,520	250,000	15,804	15,804	250,000
53	18	983	0	4,302	4,302	250,000	17,447	17,447	250,000
54	19	983	0	3,972	3,972	250,000	19,183	19,183	250,000
55	20	983	0	3,499	3,499	250,000	21,047	21,047	250,000
		<b>19,666</b>	<b>0</b>						
56	21	983	0	2,865	2,865	250,000	23,047	23,047	250,000
57	22	983	0	2,061	2,061	250,000	25,167	25,167	250,000
58	23	983	0	1,091	1,091	250,000	27,409	27,409	250,000
59	24	983	0	0	0	0	29,763	29,763	250,000
60	25	983	0	0	0	0	32,296	32,296	250,000
61	26	983	0	0	0	0	34,929	34,929	250,000
62	27	983	0	0	0	0	37,709	37,709	250,000
63	28	983	0	0	0	0	40,633	40,633	250,000
64	29	983	0	0	0	0	43,706	43,706	250,000
65	30	983	0	0	0	0	46,940	46,940	250,000
		<b>29,499</b>	<b>0</b>						
66	31	983	0	0	0	0	50,347	50,347	250,000
67	32	983	0	0	0	0	53,946	53,946	250,000
68	33	983	0	0	0	0	57,722	57,722	250,000
69	34	983	0	0	0	0	61,782	61,782	250,000
70	35	983	0	0	0	0	66,038	66,038	250,000
71	36	983	0	0	0	0	70,584	70,584	250,000
72	37	983	0	0	0	0	75,376	75,376	250,000
73	38	983	0	0	0	0	80,429	80,429	250,000
74	39	983	0	0	0	0	85,766	85,766	250,000
75	40	983	0	0	0	0	91,418	91,418	250,000
		<b>39,332</b>	<b>0</b>						

Fidelity & Guaranty Life Insurance Company

### FG Life-Choice

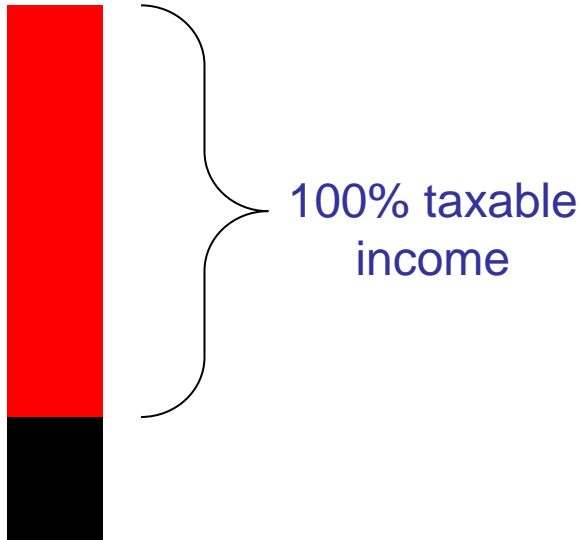
#### Flexible Premium Life Insurance Illustration with Indexed Interest Option Tabular Detail

New Client Male Age 35 Preferred Nontobacco Riders: None  
 Annual Premium: \$983.29  
 Death Benefit Option: Option A  
 Initial Face Amount: **\$250,000**

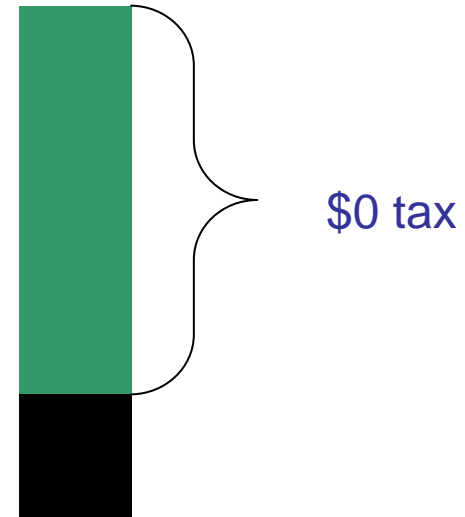
		Guaranteed Assumption: Guaranteed Interest of 0.25% End of Year				Non-Guaranteed Assumption: Current Interest of 7.95% End of Year			
Age	Year	Planned Premium Outlay	Planned Withdrawals/Loans	Account Value	Net Surrender Value	Net Death Benefit	Account Value	Net Surrender Value	Net Death Benefit
76	41	983	0	0	0	0	76	41	983
77	42	983	0	0	0	0	77	42	983
78	43	983	0	0	0	0	78	43	983
79	44	983	0	0	0	0	79	44	983
80	45	983	0	0	0	0	80	45	983
81	46	983	0	0	0	0	81	46	983
82	47	983	0	0	0	0	82	47	983
83	48	983	0	0	0	0	83	48	983
84	49	983	0	0	0	0	84	49	983
85	50	983	0	0	0	0	85	50	983
		<b>49,165</b>	<b>0</b>						
86	51	983	0	0	0	0	183,784	183,784	250,000
87	52	983	0	0	0	0	196,525	196,525	250,000
88	53	983	0	0	0	0	210,478	210,478	250,000
89	54	983	0	0	0	0	225,830	225,830	250,000
90	55	983	0	0	0	0	242,730	242,730	254,866
91	56	983	0	0	0	0	260,815	260,815	275,854
92	57	983	0	0	0	0	280,198	280,198	291,406
93	58	983	0	0	0	0	301,033	301,033	310,064
94	59	983	0	0	0	0	323,487	323,487	329,927
95	60	983	0	0	0	0	347,754	347,754	351,232
		<b>58,997</b>	<b>0</b>						
96	61	983	0	0	0	0	374,054	374,054	374,054
97	62	983	0	0	0	0	402,388	402,388	402,388
98	63	983	0	0	0	0	432,880	432,880	432,880
99	64	983	0	0	0	0	465,101	465,101	465,101
100	65	983	0	0	0	0	500,007	500,007	500,007
101	66	**	**	0	0	0	536,536	536,536	536,536
102	67	**	**	0	0	0	575,788	575,788	575,788
103	68	**	**	0	0	0	617,893	617,893	617,893
104	69	**	**	0	0	0	663,088	663,088	663,088
105	70	**	**	0	0	0	711,398	711,398	711,398
		<b>63,914</b>	<b>0</b>						
106	71	**	**	0	0	0	763,666	763,666	763,666
107	72	**	**	0	0	0	819,552	819,552	819,552
108	73	**	**	0	0	0	879,537	879,537	879,537
109	74	**	**	0	0	0	943,921	943,921	943,921
110	75	**	**	0	0	0	1,013,028	1,013,028	1,013,028
111	76	**	**	0	0	0	1,087,202	1,087,202	1,087,202
112	77	**	**	0	0	0	1,166,816	1,166,816	1,166,816
113	78	**	**	0	0	0	1,252,270	1,252,270	1,252,270
114	79	**	**	0	0	0	1,343,990	1,343,990	1,343,990
115	80	**	**	0	0	0	1,442,437	1,442,437	1,442,437
		<b>63,914</b>	<b>0</b>						


1. Free money
2. Tax-free money
3. Tax-deferred money
4. Taxable money

## Tax-Deferred



## Tax-Free





## Dare to Compare

TAKE ADVANTAGE OF FG LIFE-ELITE  
HIGH CAPS AND A 5% GUARANTEED MAXIMUM  
VARIABLE LOAN RATE

# 15.25%

**OPTION A DEATH BENEFIT  
OFFERS HIGHER INITIAL  
DEATH BENEFIT**

In this hypothetical scenario we took a male client with a minimum non-MEC face amount assuming \$10,000 premium paid per year paid until age 65, death benefit option A throughout life of policy, maximum variable loans age 65-100 \$10,000, cash value at age 120, and using the maximum guaranteed variable loan rate of 5%.

	Initial Death Benefit	Target Premium	Max Annual Policy Loan		
			APFP 100% PWR	APFP 140% PWR	Monthly Point-to-Point
Age 45, PWT	\$539,703	\$ 9,326	\$ 50,265	\$ 45,534	\$ 56,260
Age 55, PWT	\$430,837	\$ 9,678	\$ 26,537	\$ 23,596	\$ 28,823
Age 65, PWT	\$385,667	\$ 9,408	\$ 18,735	\$ 9,536	\$ 12,158

**OPTION B DEATH BENEFIT  
OFFERS HIGHER  
INCOME POTENTIAL**

In this hypothetical scenario we took a Male client with a minimum non-MEC face amount assuming \$10,000 premium paid per year paid until age 65, death benefit option B until age 65 then death benefit option A thereafter, maximum variable loans age 65-100 \$ 10,000, cash value at age 120, and using the maximum guaranteed variable loan rate of 5%.

	Initial Death Benefit	Target Premium	Max Annual Policy Loan		
			APFP 100% PWR	APFP 140% PWR	Monthly Point-to-Point
Age 45, PWT	\$215,746	\$ 3,728	\$ 59,839	\$ 54,956	\$ 66,700
Age 55, PWT	\$177,647	\$ 4,293	\$ 32,895	\$ 30,121	\$ 36,336
Age 65, PWT	\$148,981	\$ 4,571	\$ 15,571	\$ 14,320	\$ 17,292

**Indexing Options:**

- 15.25% cap on the 100% participation (in the indexing formula) for the S&P 500 Index Annual One-Year Point-to-Point crediting option (8.47% illustrative rate)
- 12.25% cap on the 140% participation (in the indexing formula) for the S&P 500 Index Annual One-Year Point-to-Point crediting option (8.12% illustrative rate)
- 5.5% cap on the S&P 500 Index Monthly One-Year Monthly Point-to-Point crediting option (8.89% illustrative rate)

For more information contact us at [salesdesk@fglife.com](mailto: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.

FOR PRODUCER USE ONLY – NOT FOR USE WITH THE GENERAL PUBLIC

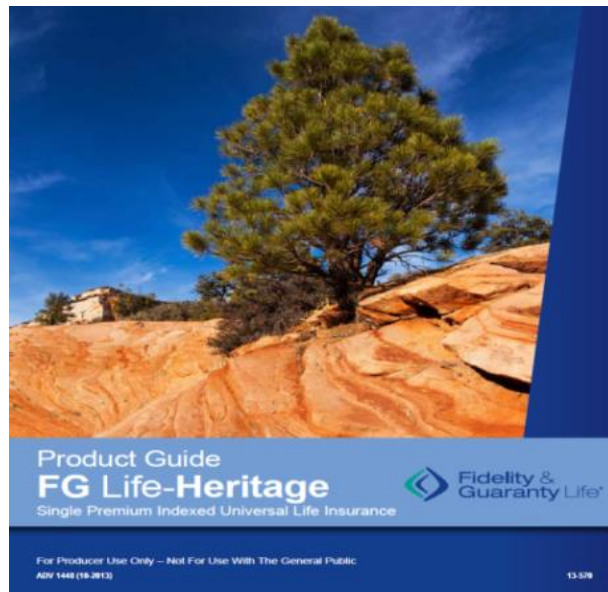
VISIT US :

13-633





# Single Premium IUL: FG Life-Heritage



**The FG Life-Heritage** is a single premium indexed universal life product. The FG Life-Heritage offers immediate wealth creation with a 10% premium bonus, ROP rider, and living benefit riders.

- 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, 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, FG Life-Heritage production does not count toward the power producer program

## Example:

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

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



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](mailto: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](http://www.fglife.com)

FOR PRODUCER USE ONLY - NOT FOR USE WITH THE GENERAL PUBLIC

13-795

## 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.
- DO NOT submit application unless telephone interview is complete



# Past Performance of FGL FIUL Products





# Past Quarterly Index Allocations on 1980 CSO Master Choice APTP 100 Par since November 2003

<u>Period</u>	<u>S&amp;P Performance</u>	<u>Index Int. Credit</u>	<u>Duration (years)</u>
Feb 04 - 13	7.07%	6.93%	10
May 04 - 13	6.87%	7.73%	9
Aug 04 - 13	5.82%	7.91%	9
Nov 03 - 13	7.73%	7.74%	10
<b>Weighted Average</b>	<b>6.90%</b>	<b>7.56%</b>	



# Past Monthly Index Allocations on the new FG Life Elite since November 2012

PRESENTED BY:

PRESENTED ON:

**Since the introduction of the new FG Life-Elite product in November 2012, there has been 5 monthly index allocation**

<b>Month</b>	<b>Period</b>	<b>S&amp;P 500 Performance</b>	<b>Index Int Credit</b>	<b>Duration (years)</b>
1	Jan 13 - 14	23.36%	19.61%	1
2	Feb 13 - 14	19.72%	15.97%	1
3	Mar 13 - 14	18.01%	14.26%	1
11	Nov 12 - 13	29.17%	24.23%	1
12	Dec 12 - 13	22.83%	19.08%	1



# Underwriting

- HooperHolmes Underwriting Solutions/MAAS
  - Omaha, NE
  - Underwriting for FGLife since 2001
  - Large Case, Risk Assessment, Compliance, Simplified Und, Fully Und, Case Management
  - 6 Underwriters
  - 6 Case Managers

- Decisions Made
  - 79% as applied for
  - 10% other than applied for
  - 3% incomplete
  - 6% decline
  - 4% withdrawn
  - 1% postpone
- Und Time Service
  - 17.35 days- New Business, 12.84 days- Retransactions
  - 70% less than 20 days
- Requirements
  - APS 13.5%
  - Phone Interviews 18.5%

# WHY FIDELITY & GUARANTY LIFE



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

- Has 2 of the top selling 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!!
- Pays commissions weekly and will advance up to \$3,500 per case on approved producers!!
- 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	TBD
2014	1.5M Points	

# Life Power Producer Program



MEET YOUR  
FIDELITY & GUARANTY LIFE  
**L I F E T E A M**

*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.*

 <p><b>Dennis Sudac, CLU, FLMI</b> Vice President - Brokerage &amp; Key Accounts Phone: 214-783-3914 Email: <a href="mailto:dennis.sudac@fglife.com">dennis.sudac@fglife.com</a></p>	<p><b>New Business/ Underwriting</b></p> <p>Case Management Phone: 800-445-6768, prompts 2, 1 Available M-F 7 a.m. - 6 p.m. CST</p>	<p>Platinum Case Unit Phone: 866-343-0665 Email: <a href="mailto:largecaseund@nooperholmes.com">largecaseund@nooperholmes.com</a></p>	<p><b>General</b></p> <p>Field Support Phone: 800-513-9797 <a href="mailto:salesdesk@fglife.com">salesdesk@fglife.com</a></p>
 <p><b>Cindy McGarity</b> Commissions, Contracting, Licensing Vice President - Agency Services Phone: 410-895-0119 Email: <a href="mailto:cindy.mcgarity@fglife.com">cindy.mcgarity@fglife.com</a></p>	<p><b>General Inquiries</b> Phone: 800-445-6768, prompt 4</p>	<p><b>Ad Review/Compliance</b></p> <p>Karen Lam, Manager Phone: 410-895-0091 Email: <a href="mailto:karen.lam@fglife.com">karen.lam@fglife.com</a>, <a href="mailto:adslicks@fglife.com">adslicks@fglife.com</a></p>	<p><b>SalesLink</b> <a href="http://www.fglife.com">www.fglife.com</a></p>
 <p><b>Dennis Gunderson,</b> New Business/Underwriting Assistant Vice President - Chief Underwriter Phone: 402-218-9979 Email: <a href="mailto:dennis.gunderson@fglife.com">dennis.gunderson@fglife.com</a></p>	<p><b>Commissions, Contracting, Licensing</b></p>	<p><b>Visit us at:</b></p> <p>YouTube   LinkedIn Facebook   Twitter Google+</p>	<p><b>SalesLink Helpdesk</b> Email: <a href="mailto:saleslinkhelpdesk@fglife.com">saleslinkhelpdesk@fglife.com</a></p>
 <p><b>Jason Drecksal</b> Operations Manager Phone: 410-895-0173 Email: <a href="mailto:jason.drecksal@fglife.com">jason.drecksal@fglife.com</a></p>	<p><b>General Inquiries</b> Phone: 800-445-6768, prompt 4</p>	<p><b>Visit us at:</b></p> <p>YouTube   LinkedIn Facebook   Twitter Google+</p>	
 <p><b>Ryan Parker, FLMI</b> National Accounts Manager - Life Phone: 410-895-0122 Cell: 443-280-4762 Email: <a href="mailto:ryan.parker@fglife.com">ryan.parker@fglife.com</a></p>			



# 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.

When selling Fixed Indexed Universal Life it is important to understand who fits the profile as an ideal client. The ideal client is someone who...

- Needs affordable death benefit protection with strong cash value accumulation potential
- Wants built-in product flexibility to better accommodate changing financial conditions
- Likes the opportunity for higher potential gains tied to index linked returns
- Doesn't like the volatility and risks associated with index funds
- Wants downside protection in years of negative returns