



Fidelity &
Guaranty LifeSM

Fidelity & Guaranty Life Fixed Indexed Universal Life!

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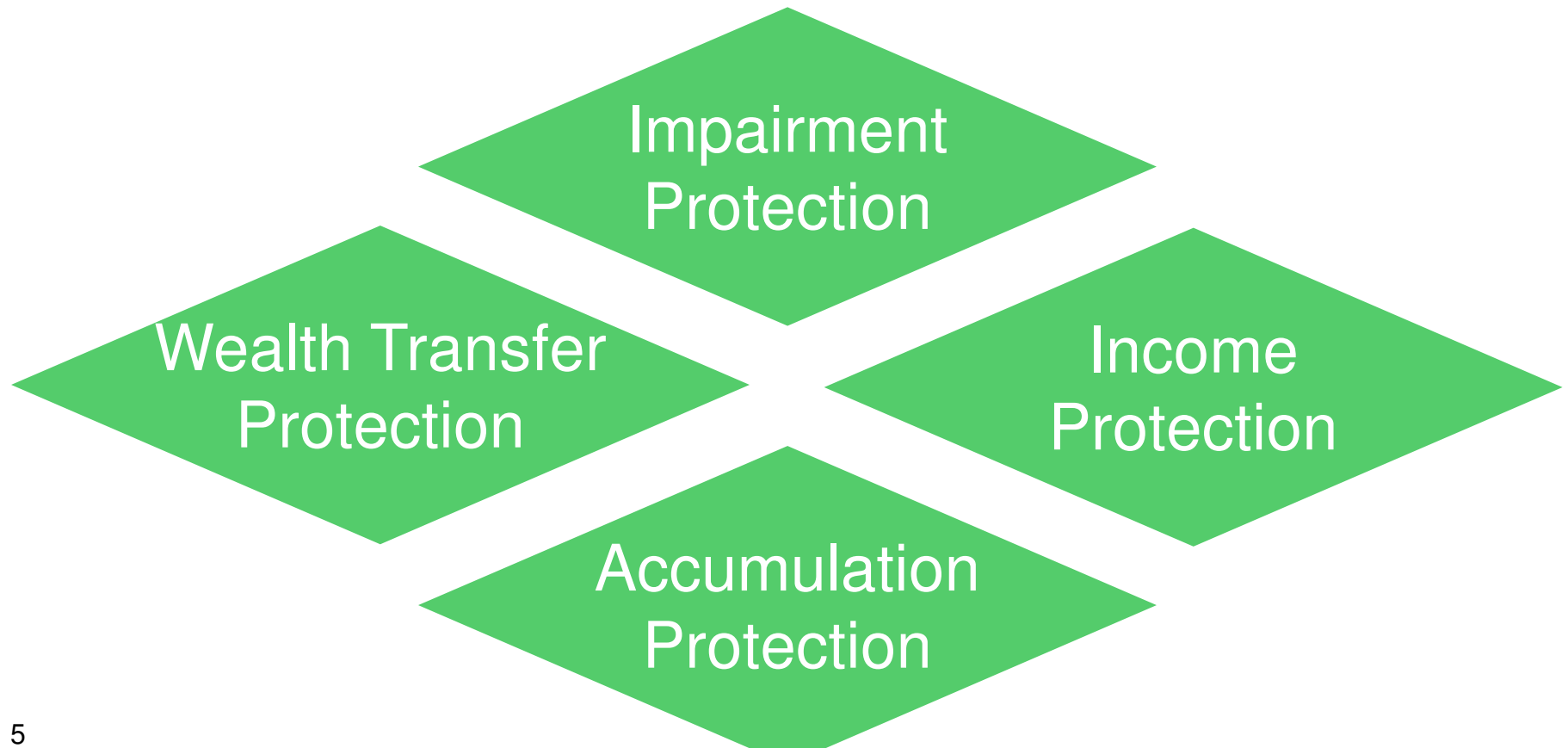
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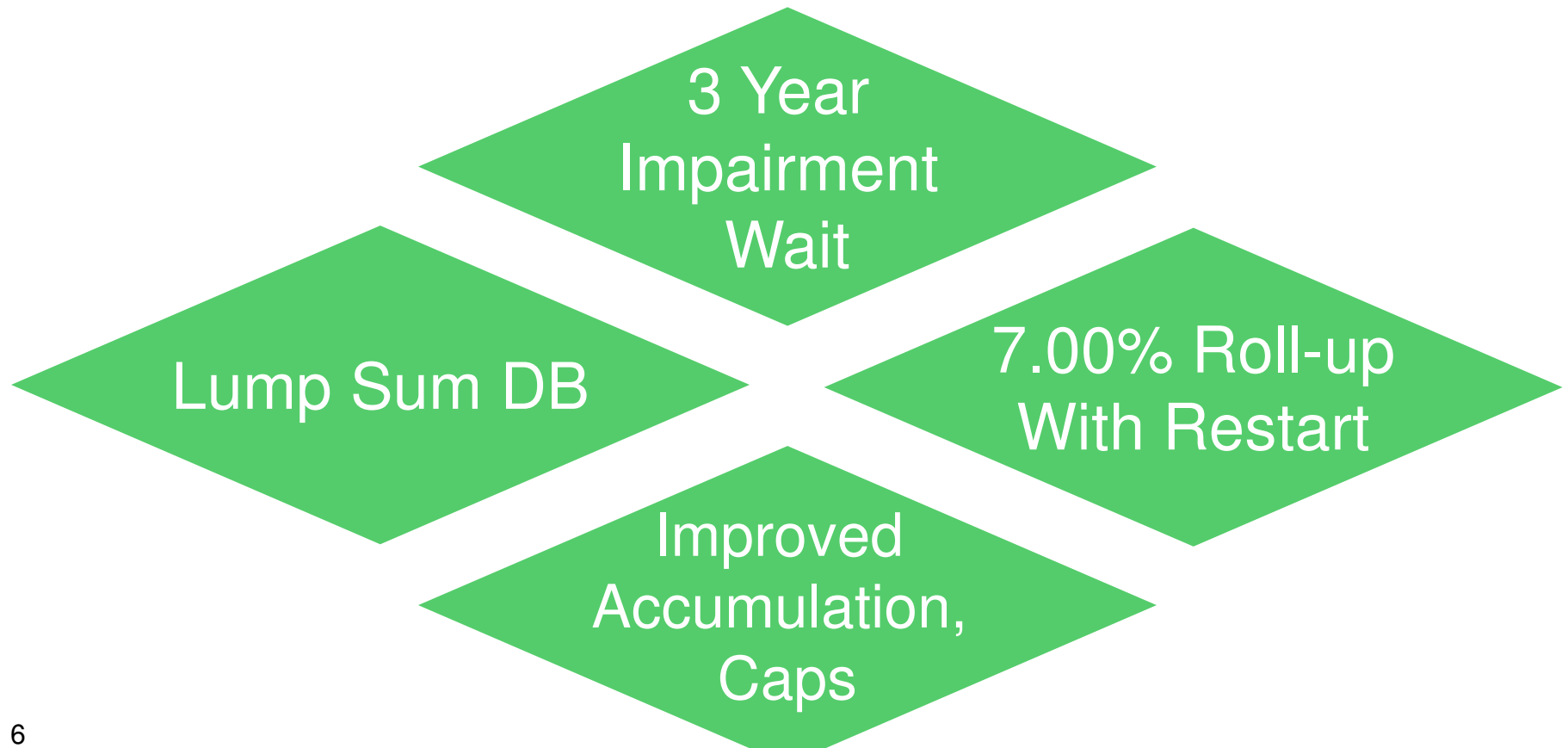
1. FGL Annuity Snapshot
2. Uses and Benefits of FIUL
3. Markets for FIUL
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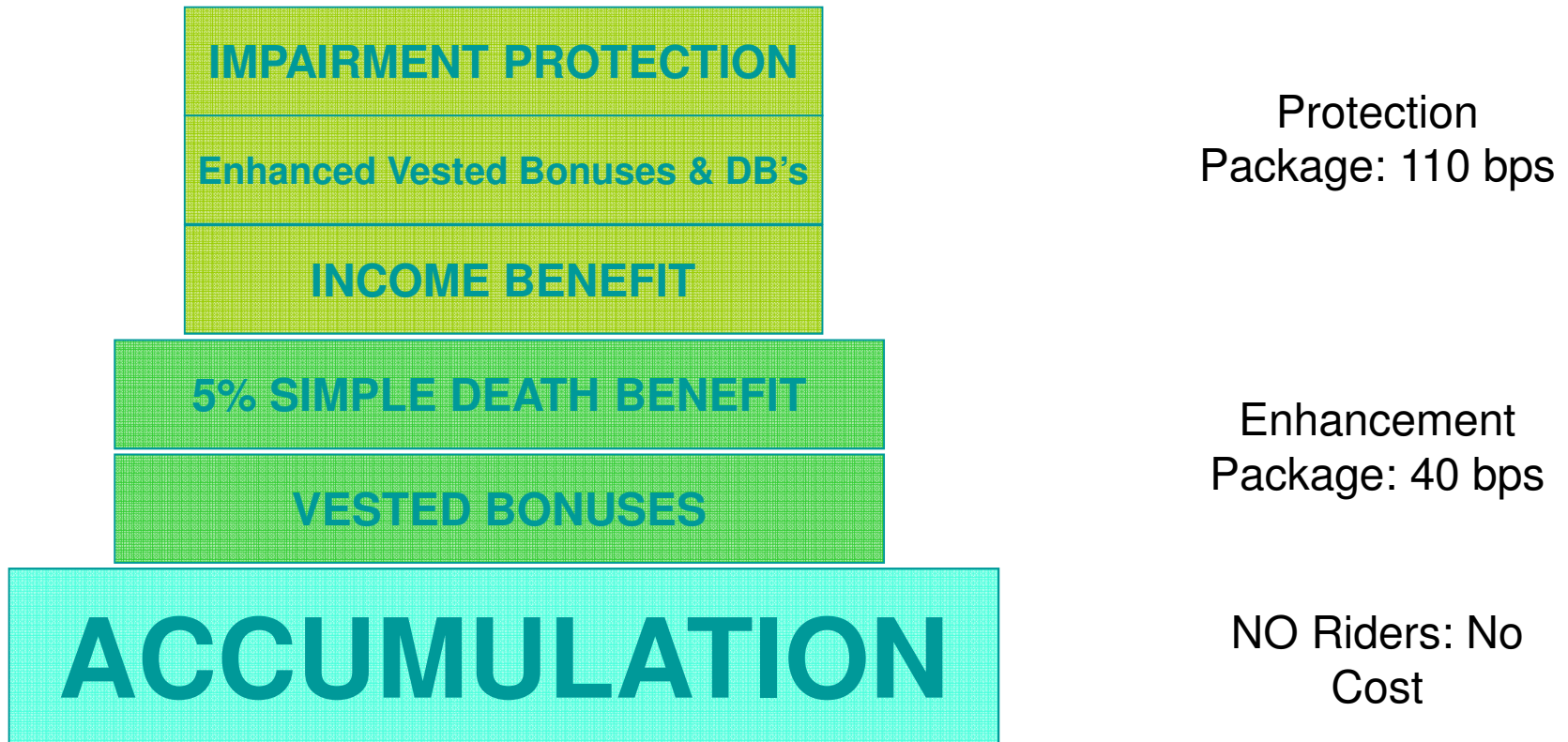
FGL

ANNUITY PRODUCT SNAPSHOT

Prosperity Elite





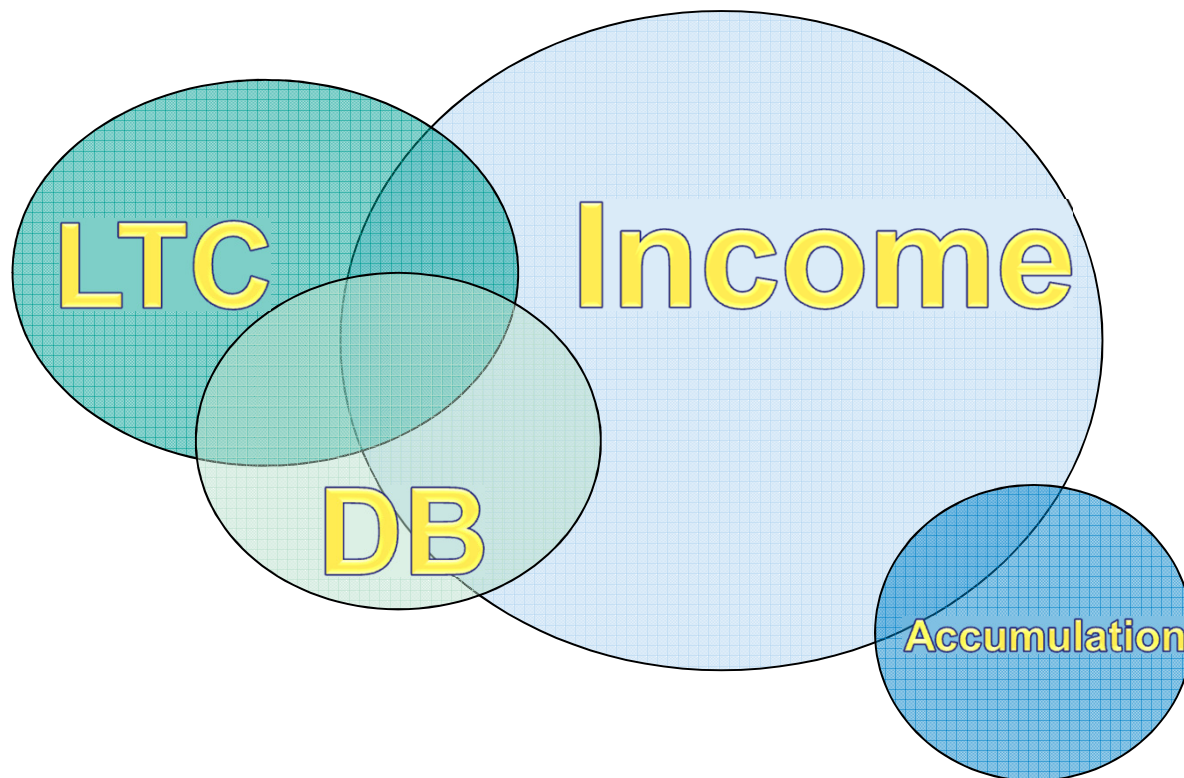


Introducing Simplicity Elite

In-Force Fixed Annuity Marketplace

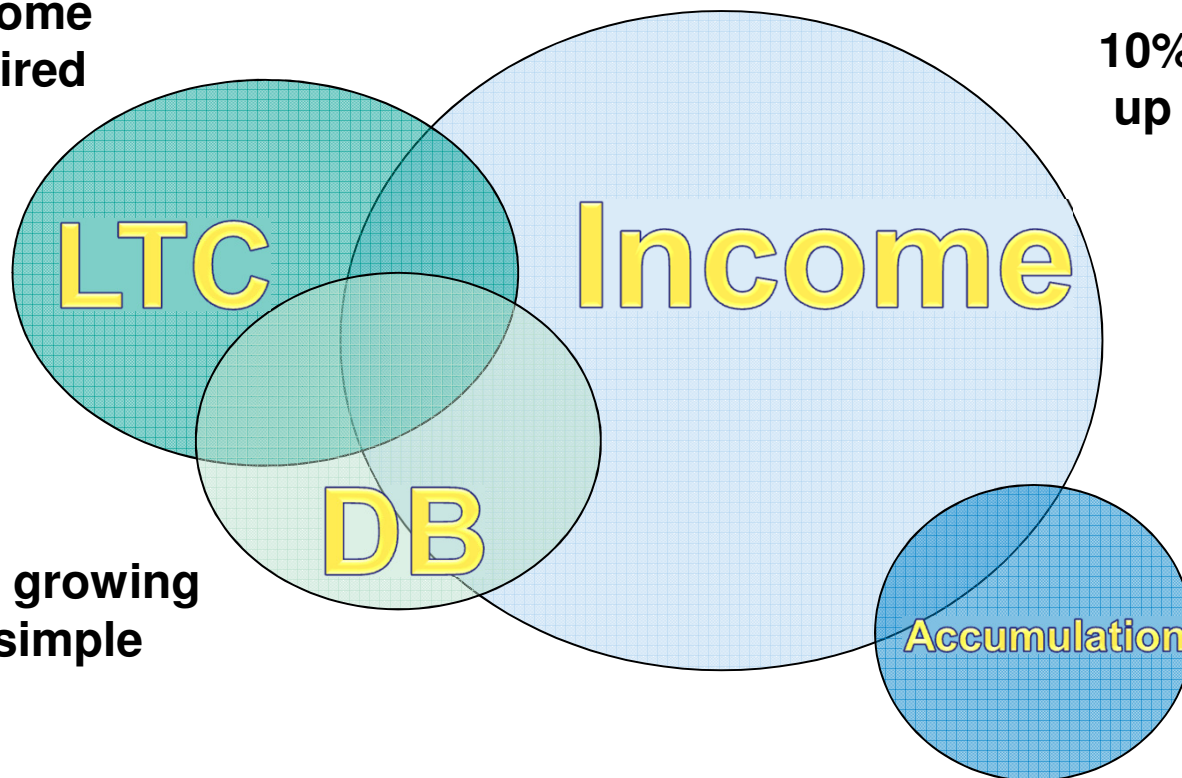
- **\$467 Billion Fixed-Rate Annuities in force 12-31-2012**
- **An estimated 50% or more NOW have 0% surrender charge**
- **Roughly \$2 to \$4 billion have charges that expire every month?**

- **Some Don't Like**
- **Some Don't Take the Time**
- **Some Can't Understand**



**Double income
while impaired**

**10% simple for
up to 10 years**



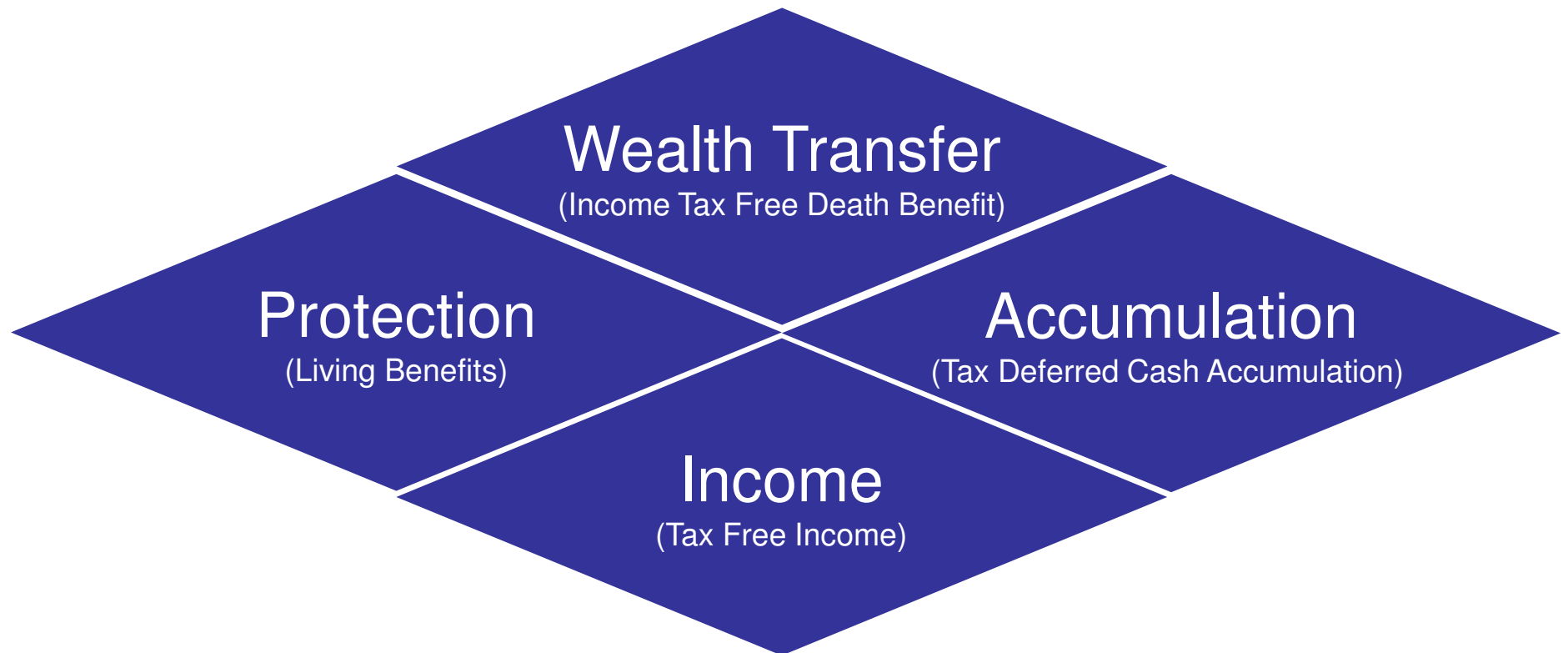
**Premium growing
at 3% simple**

**Bonus on 10
and 14 year,
2.5% fixed
interest**



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USES AND BENEFITS OF FIUL

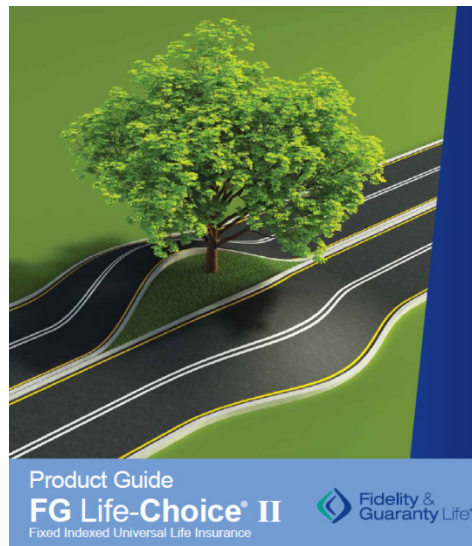
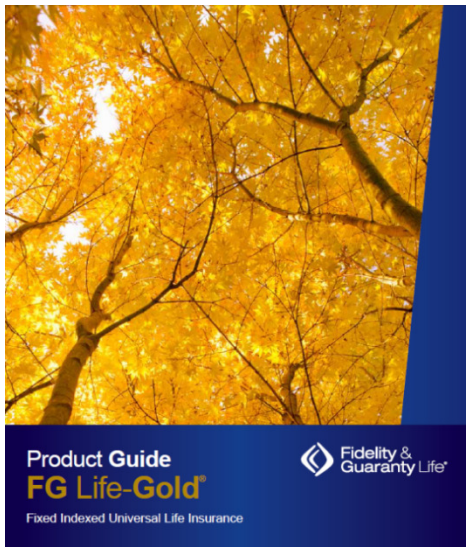


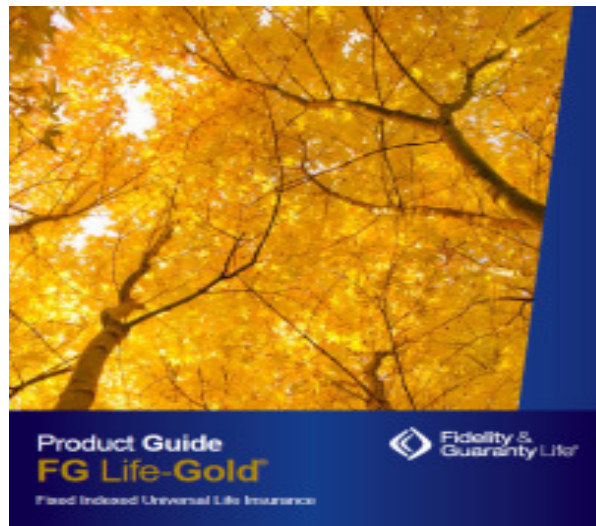
MARKETS FOR FIUL

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

FGL LIFE PRODUCTS





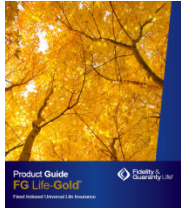
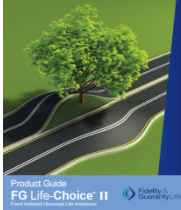

The FG Life-Gold offers a new and exciting index feature by offering you a Gold Option! In addition to the gold option we also offer the S&P 500 option with the ability to blend the two. Performs well in the income and cash accumulation marketplace, also has competitive caps, along with two years to collect first-year commissions.



The FG Life-Choice II is strongest in the death benefit sale, and is used as a term alternative. The choice II has strong cash accumulation because it offers NO PER THOUSAND CHARGES. Also offers competitive caps, along with two years to collect first-year commissions.

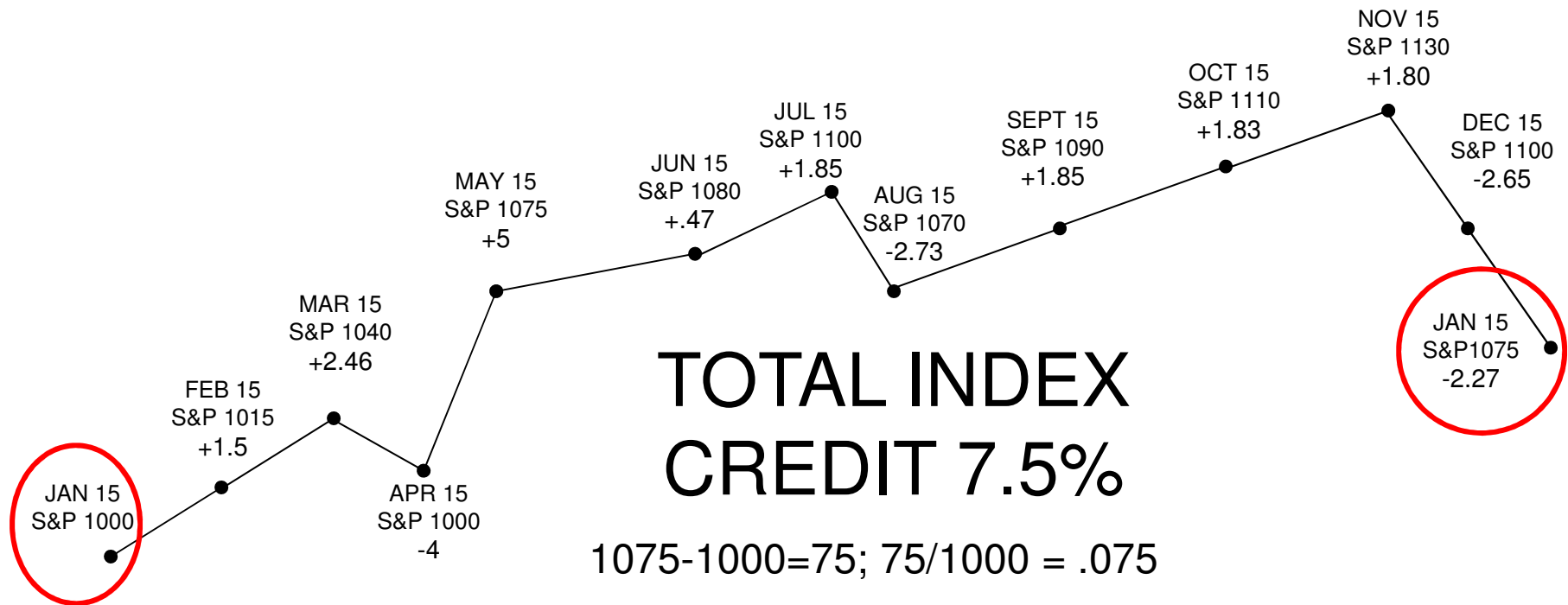


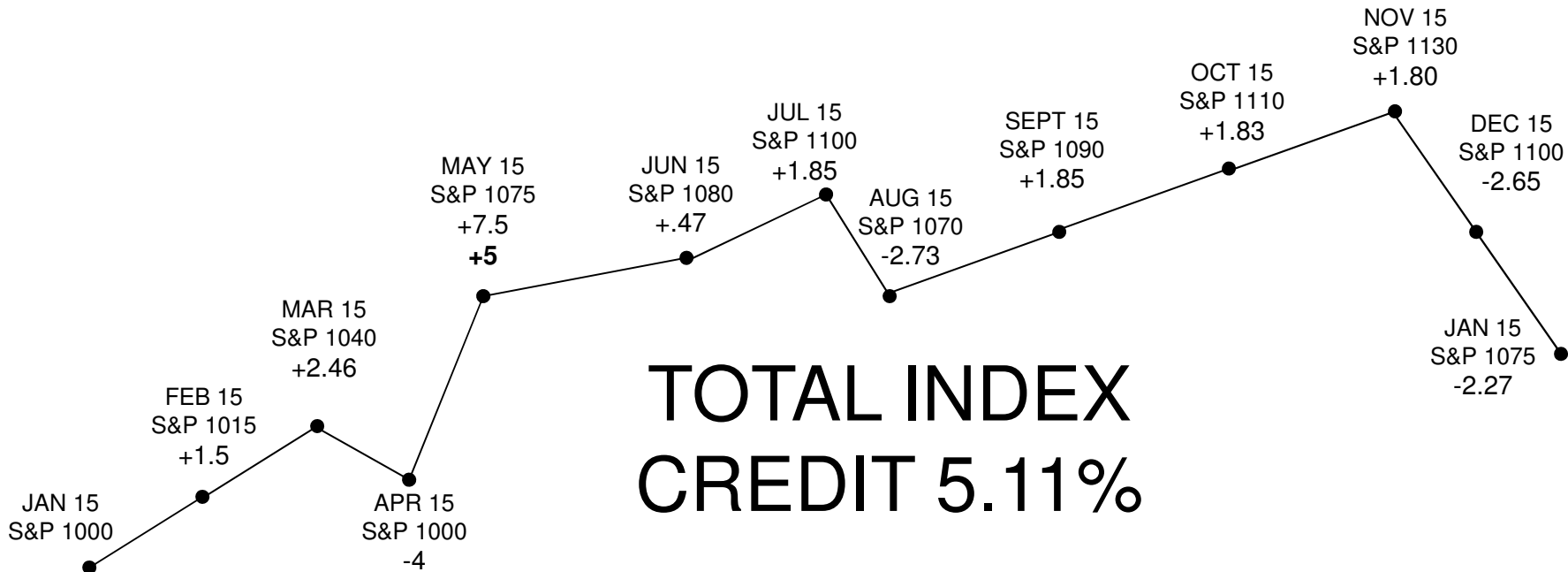
The FG Life-Elite II is a strong tax-free income product because it offers a maximum guaranteed variable loan rate of 5%, along with high caps and high target premiums!

	FG Life-Gold	FG Life-Choice II	FG Life Elite II
			
Interest Crediting Options*	Gold Option 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	S&P 500 Option Fixed Account Option Any combination of all interest crediting options
Crediting Methodology	Annual Point-to-Point Reset	Annual Point-to-Point Reset Monthly Point-to-Point Reset	Annual Point-to-Point Reset Monthly Point-to-Point Reset
Participation Rate	100% Guaranteed (in the indexing formula)	100% and 140% Guaranteed (in the indexing formula)	100% and 140% Guaranteed (in the indexing formula)
Cap	Currently 13% on Gold/ 13% on S&P 500	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
Guaranteed Minimum Interest Rate	.25%	.25%	.25%
Fixed Account	Currently 4.5%	Currently 4.25%	Currently 5.0%

	FG Life-Gold	FG Life-Choice II	FG Life-Elite II
Minimum Face Amount	\$100,000	\$100,000	\$100,000
Issue Ages	0-85 (age last birthday)	0-80 (age last birthday)	0-80 (age last birthday)
Surrender Charge Period	15 years	15 years	15 years
Underwriting Classes	Preferred Nontobacco, Standard Nontobacco, Preferred Tobacco, Standard Tobacco	Preferred Nontobacco, Standard Nontobacco, Preferred Tobacco, Standard Tobacco	Preferred Nontobacco, Standard Nontobacco, Preferred Tobacco, Standard Tobacco
Key Features (May not be available in all states)	Surrender Charge Waiver on Excess Premium Over Loan Protection Primary Insured Level Term Ultimate Protection Rider Unique Living Benefit Riders	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
Loan Options (May not be available in all states)	Variable Loan Option • Max rate of 5.5% Fixed Loan Option • Years 1-10 – 2% net • Years 10+ – 0% net cost	Variable Loan Option • Max rate of 6.5% Fixed Loan Option • Years 1-10 – 2% net • Years 10+ – 0% net cost	Variable Loan Option • Max rate of 5% Fixed Loan Option • Years 1-10 – 2% net • Years 10+ – 0% net cost

- **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





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

Current Illustrative Interest Rates for FG Life-Gold

- 8.07% on Gold Interest Crediting Option (100% Par/13% Cap)
- 7.74% on S&P 500 Interest Crediting Option (100% Par/13% Cap)
- 4.50% on Fixed Account Option

Current Illustrative Interest Rates for FG Life-Choice II

- 6.70% on 100% Participation Rate Strategy (10.5% Cap)
- 6.26% on 140% Participation Rate Strategy (9% Cap)
- 7.19% on the Monthly PT-to-PT Strategy (4% Cap)
- 4.00% on Fixed Option

Current Illustrative Interest Rates for FG Life-Elite II

- 8.47% on 100% Participation Rate Strategy (15.25% Cap)
- 8.12% on 140% Participation Rate Strategy (12.25% Cap)
- 8.89% on the Monthly PT-to-PT Strategy (5.5% Cap)
- 4.50% on Fixed Option

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

The FG Life Advantage!

- Unique and Dynamic Index Crediting Strategies
- Living benefit riders
- Maximum guaranteed variable loan rates!
- A .25% minimum guaranteed interest rate in down years
- Competitive target premiums

WHY FIDELITY & GUARANTY LIFE

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

- Has 3 of the top selling Fixed Indexed Universal Life products in the marketplace with the FG Life-Choice II, FG Life-Elite II, and the FG-Life Gold!!
- Brand new IUL iPad App, and Annuity iPad App!
- 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!!
- \$90,000 of life tap to qualify for Power Agent Program!!

How to get the app?

Go to iTunes app store and search “FGL” or
“Pathfinder”

What can the app do?

Products Available: FG Life-Elite II, FG Life-Choice II, FG Life-Gold coming soon.

Index Options Available: APTP 100% Participation, no blending.

Other Options:

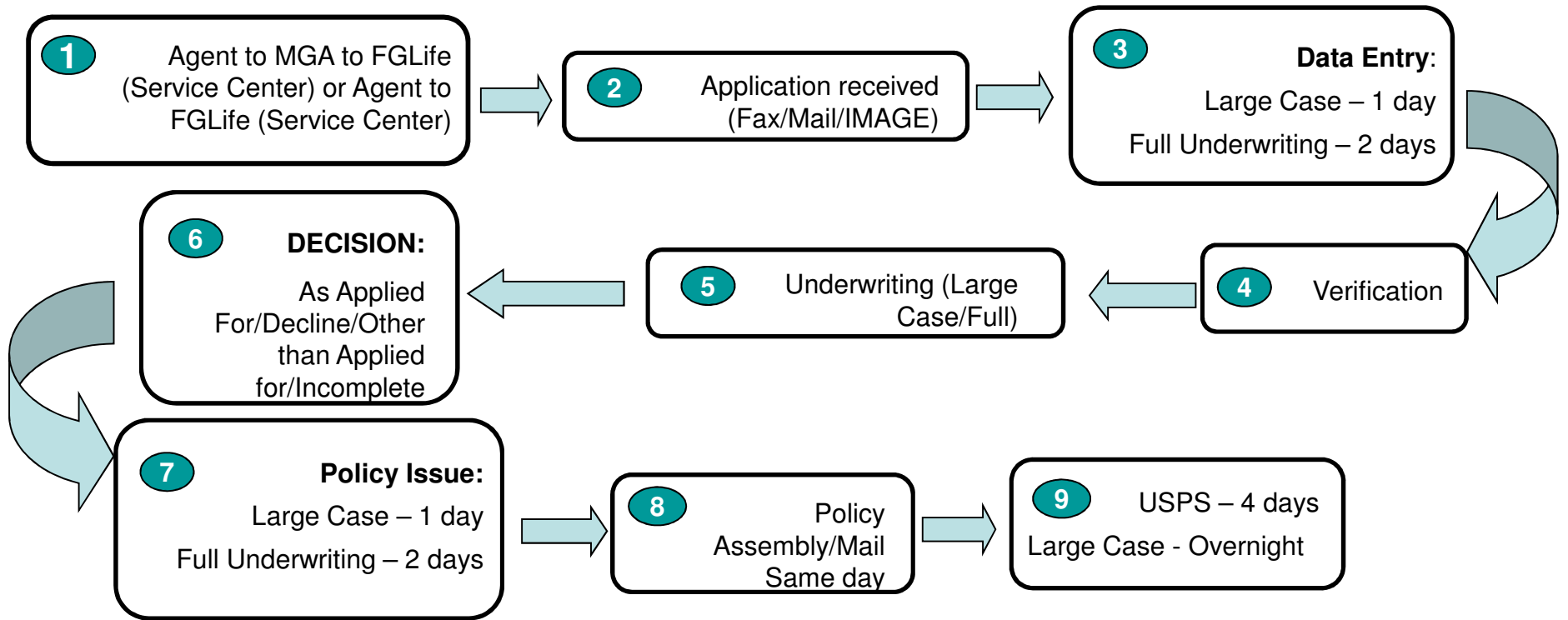
- Illustrative rate - 3.5% or maximum available.
- Preferred NT/T, Standard NT/T; no table ratings.
- State.
- Agent and client information.

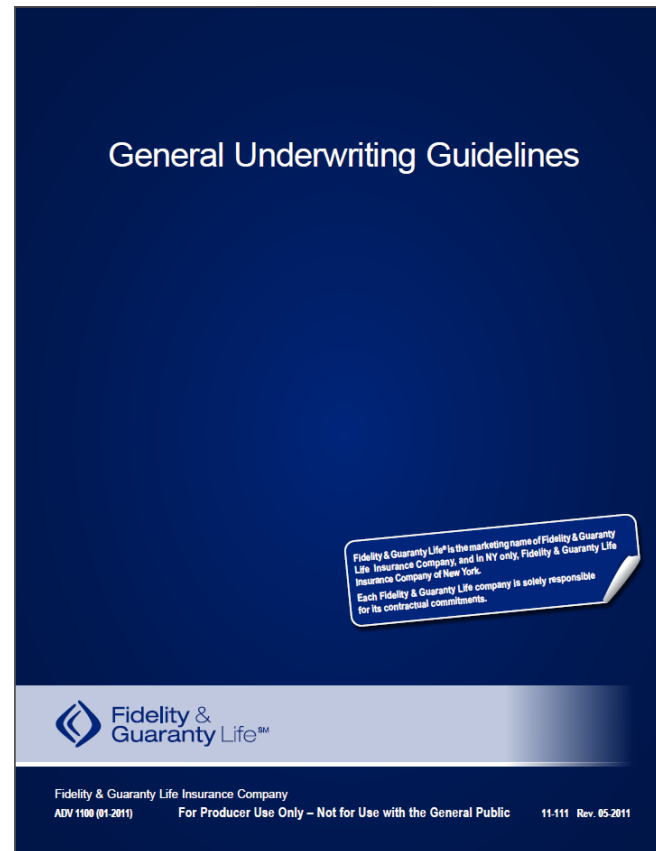
Solves:

- Minimum and Target Premium.
- Maximum accumulation then withdrawal using Option A
- Maximum accumulation then withdrawal using Option B then loans with Option A.

Illustration may be used when submitting application.

[FGL iPad app training](#)







A Lifetime
of Rewards

POWERAGENT

 Fidelity &
Guaranty Life[®]

Life Power Agent

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ADV 1269 (02-2012)

12-388



Year	Qualification Level	Credit Amount
2009	\$120,000	\$2,000
2010	\$120,000	\$2,000
2011	\$90,000	\$2,000
2012	\$80,000	TBD*

*2012 amount to be determined in 2013

Power Agent Program



	Qualifying Year 1 2009	Qualifying Year 2 2010	Qualifying Year 3 2011
2011			\$2,000
2010		\$2,000	\$2,000
2009	\$2,000	\$2,000	\$2,000
Total	\$2,000	\$4,000	\$6,000

Life Questions:

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410-895-0122

Annuity Questions:

Ryan Snyder

Ryan.Snyder@fglife.com

410-895-0027

Thank You!

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.