



Experience
the Power of
Collaborative
Thinking

F&G ExecuDex[®]

Next-generation life insurance for high-powered professionals

F&G ExecuDex[®] Fixed Indexed Universal Life Insurance (FIUL) is the latest innovation in life insurance, offering an industry-first combination of features:

InstApproval^{® 1}	Underwriting so simple that qualifying clients can be approved in minutes.
Permanent coverage	Up to \$1 million in protection for life.
Up-market appeal	Aimed at affluent professionals and on-the-rise executives willing to pay a little more for quality and convenience.
Tax-advantaged growth	Two bonuses provide a novel approach to cash value growth – with the added benefit of growing tax-deferred, helping product performance rival fully underwritten competitors over time.

In the minutes it’s taken to read this far, your first client could be well on their way to ExecuDex InstApproval¹ – our streamlined approach to underwriting decisions that compresses the process into a few simple clicks.

InstApproval-eligible clients who pay their initial premium via ACH can have coverage in force in as little as a few days.

¹ InstApproval[®] is not available to all applicants. Those who qualify as determined by an initial questionnaire are considered low-risk in all critical underwriting categories, and no additional risks can be uncovered in an instant search of online records databases. If risks are found, traditional underwriting may be required, and placement in another Fixed Indexed Universal Life (FIUL) product may be more appropriate. Same-week ExecuDex coverage requires electronic payment (ACH) of initial premium at time of application.

Telling the ExecuDex story is as easy as 1-2-3



1

Quick and hassle-free

2

High-quality, permanent coverage

3

Built for retirement



Quick and **hassle-free** life insurance

You're probably familiar with underwriting for low-cost term insurance or whole life policies. A lot of carriers have significantly streamlined their approval processes for those simpler products in the last decade.

Now imagine that kind of process but for an FIUL product that, until now, you could only get with a needle poke, medical exam, extensive interview and prolonged waiting.

Apply in minutes online, and most applicants will get an InstApproval¹ decision. Those who do could sign a contract the same day – no needles, medical exam or invasive interview needed.



High-quality, **permanent coverage**

ExecuDex offers \$150,000 to \$1 million in lifelong life insurance protection for a client's family.

It comes with living benefits, allowing a client to tap into their death benefit early in the event of chronic or terminal illness² (100% of the death benefit early for terminal illness and up to 25% of the death benefit annually for chronic illness³; not to exceed \$1,000,000).



Built for retirement

For clients behind on their savings plan or looking to bridge the retirement savings gap that disproportionately impacts higher earners, ExecuDex is an additional tax-advantaged savings vehicle to help them make quick progress.

With an FIUL, they'll have no risk of losses due to market downturns and get upside potential from a household name in the S&P 500[®] index and/or from the innovative Barclays Trailblazer Sectors 5 index.

Add to that ExecuDex's two bonuses⁴, and the excuses for putting it off for another day virtually vanish:

- The Funding Bonus Rider applies a bonus percentage in years 11-30
- The Persistency Bonus adds 0.25% in policy years 11+

¹ InstApproval[®] is not available to all applicants. Those who qualify as determined by an initial questionnaire are considered low-risk in all critical underwriting categories, and no additional risks can be uncovered in an instant search of online records databases. If risks are found, traditional underwriting may be required, and placement in another Fixed Indexed Universal Life (FIUL) product may be more appropriate. Same-week ExecuDex coverage requires electronic payment (ACH) of initial premium at time of application.

² These are defined conditions, and benefits and availability may vary by state.

³ The 25% annual limit does not apply in California.

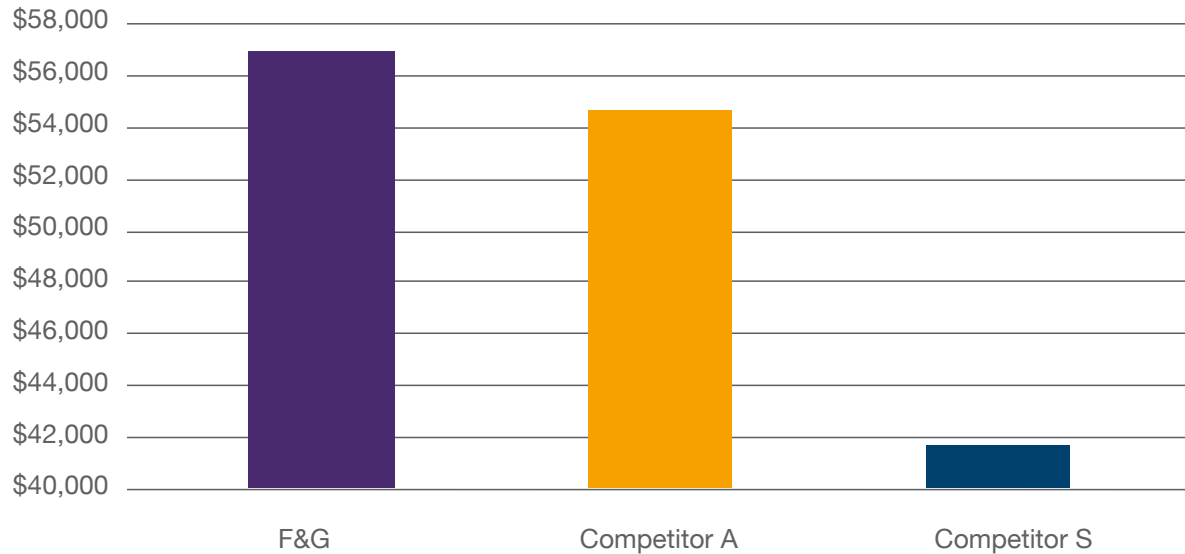
⁴ The Funding Bonus Rider applies a bonus percentage to the account value (except account values backing a fixed loan) if the policy meets a minimum annual funding amount in policy years 1-7 and remains in force. The Persistency Bonus is only applied if the current credited rate of the fixed interest option is higher than the minimum guaranteed rate.

A look at the future today

ExecuDex is built to generate comparable cash value to fully underwritten products, meaning your clients don't have to compromise quality coverage for quick coverage.

Maximum annual income

Female, issue age 45



This example is based on a 45-year-old female, express non-tobacco, 20-pay design at the higher funding bonus premium limit, \$500,000 face, DBO B to A after 20 years. Maximum illustrated rates are used in this example. For ExecuDex, this represents an annual loan for 20 years, starting at retirement age, on a variable loan interest rate of 5.00%.

“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.

Information provided regarding tax or estate planning should not be considered tax or legal advice. Consult your own tax professional or attorney regarding your unique situation.

ExecuDex is a permanent fixed index universal life insurance product. Life insurance is a long-term contract.

Optional provisions and riders have limitations, restrictions and additional charges.

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 59 ½. 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 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).

Clients ineligible for ExecuDex® InstaApproval® may still be able to be insured with an F&G fixed indexed universal life insurance (FIUL) product but may need to submit to a medical exam and traditional underwriting. Your agent may recommend you for another product.

The “S&P 500 Index” is a product of S&P Dow Jones Indices LLC, a division of S&P Global, or its affiliates (“SPDJI”) and has been licensed for use by Fidelity & Guaranty Life Insurance Company. Standard & Poor’s® and S&P® are registered trademarks of Standard & Poor’s

Financial Services LLC, a division of S&P Global (“S&P”); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC (“Dow Jones”); These trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Fidelity & Guaranty Life Insurance Company. These Life Insurance products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index.

Barclays Bank PLC and its affiliates (“Barclays”) is not the issuer or producer of Fixed Indexed Universal Life Insurance and Barclays has no responsibilities, obligations or duties to contract owners of Fixed Indexed Universal Life Insurance. The Index is a trademark owned by Barclays Bank PLC and licensed for use by Fidelity & Guaranty Life Insurance Company as the Issuer of Fixed Indexed Universal Life Insurance. While Fidelity & Guaranty Life Insurance Company as Issuer of Fixed Indexed Universal Life Insurance may for itself execute transaction(s) with Barclays in or relating to the Index in connection with Fixed Indexed Universal Life Insurance. Contract owners acquire Fixed Indexed Universal Life Insurance from Fidelity & Guaranty Life Insurance Company and contract owners neither acquire any interest in Index nor enter into any relationship of any kind whatsoever with Barclays upon making an investment in Fixed Indexed Universal Life Insurance. The Fixed Indexed Universal Life Insurance are not sponsored, endorsed, sold or promoted by Barclays and Barclays makes no representation regarding the advisability of the Fixed Indexed Universal Life Insurance or use of the Index or any data included therein. Barclays shall not be liable in any way to the Issuer, contract owners or to other third parties in respect of the use or accuracy of the Index or any data included therein. For more information about Barclays Trailblazer Sectors 5 index, see <http://trailblazer.barclays.com>.

Contact us at 800.445.6758 or Life.Sales@fglife.com to learn more about ExecuDex, InstaApproval and to discuss your current cases.

fglife.com

