



Experience
the Power of
Collaborative
Thinking

Why F&G ExecuDex[®]?

Because speedy life insurance coverage doesn't have to sacrifice performance.

With **F&G ExecuDex[®] Fixed Indexed Universal Life Insurance (FIUL)**, you get the protection and performance of a fully underwritten FIUL with the simplicity of our **exclusive, hassle-free underwriting process – InstApproval^{®1}**. A well-qualified applicant can get an underwriting decision in minutes with F&G ExecuDex as opposed to weeks with fully underwritten products!

See where F&G's ExecuDex stands among other common FIUL carriers.

Competitive positioning: Male, age 45, Non-Tobacco

Company	Product	Max Annualized Distributions	Initial Death Benefit
North American Company for Life and Health Insurance	Builder Plus IUL [®] 3 Fidelity Multifactor Yield Index 5% ER [®]	\$111,636	\$328,351
F&G	ExecuDex FIUL S&P 500 [®] Index Annual Point to Point	\$92,260	\$415,731
The Global Atlantic Financial Group LLC	Lifetime Builder ELITE IUL 2020 S&P 500 [®] Index Annual Point to Point	\$90,477	\$516,671
The Global Atlantic Financial Group LLC	Global Accumulator IUL S&P 500 [®] Index Annual Point to Point	\$88,823	\$484,267
Allianz Life Insurance Company of North America	Allianz Life Pro+ [®] Advantage FIUL Classic Bonus: BUDBI ER and PIMCO Tactical Balanced ER Index Annual PTP	\$88,692	\$361,718
American General Life Insurance Company	Max Accumulator+ II IUL with Select Income Rider Blend Participation Rate Account - ML Strategic Balanced Index	\$87,110	\$398,916
Columbus Life Insurance Company	Indexed Explorer Plus [®] Flexible Premium Universal Life Insurance 2019 S&P 500 [®] Annual Point to Point	\$85,860	\$409,506
Lincoln National Corporation	Lincoln WealthAccumulate [®] 2 IUL 2020 Fidelity AIM [®] Dividend Indexed Account	\$85,370	\$375,802

Example 1

Source: LifeTrends, 3/15/22. Male, 45, Non-Tobacco, Pay to Retirement, Min Non-MEC Death Benefit (ExecuDex Accumulation Solve for ExecuDex), Increasing DB switching to level and reduced to minimum when premiums end; Fixed Annual Premium of \$25,000 to A65; 20 year distributions starting at A66; Participating loans with max 0.5% spread targeting \$10,000 CSV at A100; S&P 500 Annual point to point; Monthly distributions (where available); S&P Annual Point-to-Point unless otherwise indicated. The example is hypothetical, non-guaranteed and is not an indication of the life insurance policy's past or future performance.

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This information is not intended to be a comprehensive discussion or comparison of all features, benefits, costs or restrictions of these policies. Carefully review all product information for each policy before making a recommendation to your clients.

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Fidelity & Guaranty Life Insurance Company

ADV 2726 (07-2021)
Rev. 04-2022 22-0267

Competitive positioning: Male, age 55, Non-Tobacco

Company	Product	Max Annualized Distributions	Initial Death Benefit
North American Company for Life and Health Insurance	Builder Plus IUL [®] 3 Fidelity Multifactor Yield Index 5% ER [®]	\$86,496	\$384,351
F&G	ExecuDex FIUL S&P 500 [®] Index Annual Point to Point	\$75,680	\$426,862
American General Life Insurance Company	Max Accumulator+ II IUL with Select Income Rider Blend Participation Rate Account - ML Strategic Balanced Index	\$71,071	\$411,353
Columbus Life Insurance Company	Indexed Explorer Plus [®] Flexible Premium Universal Life Insurance 2019 S&P 500 [®] Annual Point to Point	\$69,204	\$422,984
The Global Atlantic Financial Group LLC	Lifetime Builder ELITE IUL 2020 S&P 500 [®] Index Annual Point to Point	\$69,179	\$519,616
Allianz Life Insurance Company of North America	Allianz Life Pro+ [®] Advantage FIUL Classic Bonus: BUDBI ER and PIMCO Tactical Balanced ER Index Annual PTP	\$68,856	\$383,269
The Global Atlantic Financial Group LLC	Global Accumulator IUL S&P 500 [®] Index Annual Point to Point	\$68,836	\$495,595
Lincoln National Corporation	Lincoln WealthAccumulate [®] 2 IUL 2020 Fidelity AIM [®] Dividend Indexed Account	\$68,300	\$382,682

Example 2

Source: LifeTrends, 3/15/22. Male, 55, Non-Tobacco, Pay to Retirement, Min Non-MEC Death Benefit (ExecuDex Accumulation Solve for ExecuDex), Increasing DB switching to level and reduced to minimum when premiums end; Fixed Annual Premium of \$35,000 to A70; 20 year distributions starting at A71; Participating loans with max 0.5% spread targeting \$10,000 CSV at A100; S&P 500 Annual point to point; Monthly distributions (where available); S&P Annual Point-to-Point unless otherwise indicated. The example is hypothetical, non-guaranteed and is not an indication of the life insurance policy's past or future performance.

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Competitive positioning: Female, age 40, Non-Tobacco

Company	Product	Max Annualized Distributions	Initial Death Benefit
North American Company for Life and Health Insurance	Builder Plus IUL [®] 3 Fidelity Multifactor Yield Index 5% ER [®]	\$146,916	\$319,692
F&G	ExecuDex FIUL S&P 500 [®] Index Annual Point to Point	\$122,252	\$465,330
The Global Atlantic Financial Group LLC	Lifetime Builder ELITE IUL 2020 S&P 500 [®] Index Annual Point to Point	\$117,559	\$616,333
The Global Atlantic Financial Group LLC	Global Accumulator IUL S&P 500 [®] Index Annual Point to Point	\$114,009	\$550,275
Allianz Life Insurance Company of North America	Allianz Life Pro+ [®] Advantage FIUL Classic Bonus: BUDBI ER and PIMCO Tactical Balanced ER Index Annual PTP	\$112,644	\$393,404
Columbus Life Insurance Company	Indexed Explorer Plus [®] Flexible Premium Universal Life Insurance 2019 S&P 500 [®] Annual Point to Point	\$110,220	\$460,233
American General Life Insurance Company	Max Accumulator+ II IUL with Select Income Rider Blend Participation Rate Account - ML Strategic Balanced Index	\$108,755	\$429,028
Lincoln National Corporation	Lincoln WealthAccumulate [®] 2 IUL 2020 Fidelity AIM [®] Dividend Indexed Account	\$106,092	\$409,410

Example 3

Source: LifeTrends, 3/15/22. Female, 40, Non-Tobacco, Pay to Retirement, Min Non-MEC Death Benefit (ExecuDex Accumulation Solve for ExecuDex), Increasing DB switching to level and reduced to minimum when premiums end; Fixed Annual Premium of \$20,000 to A65; 20 year distributions starting at A66; Participating loans with max 0.5% spread targeting \$10,000 CSV at A100; S&P 500 Annual point to point; Monthly distributions (where available); S&P Annual Point-to-Point unless otherwise indicated. The example is hypothetical, non-guaranteed and is not an indication of the life insurance policy's past or future performance.

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Competitive positioning: Female, age 45, Non-Tobacco

Company	Product	Max Annualized Distributions	Initial Death Benefit
North American Company for Life and Health Insurance	Builder Plus IUL [®] 3 Fidelity Multifactor Yield Index 5% ER [®]	\$114,816	\$360,448
F&G	ExecuDex FIUL S&P 500 [®] Index Annual Point to Point	\$95,935	\$504,315
The Global Atlantic Financial Group LLC	Lifetime Builder ELITE IUL 2020 S&P 500 [®] Index Annual Point to Point	\$91,980	\$644,704
The Global Atlantic Financial Group LLC	Global Accumulator IUL S&P 500 [®] Index Annual Point to Point	\$90,513	\$575,993
Allianz Life Insurance Company of North America	Allianz Life Pro+ [®] Advantage FIUL Classic Bonus: BUDBI ER and PIMCO Tactical Balanced ER Index Annual PTP	\$89,556	\$425,954
Columbus Life Insurance Company	Indexed Explorer Plus [®] Flexible Premium Universal Life Insurance 2019 S&P 500 [®] Annual Point to Point	\$87,984	\$498,813
American General Life Insurance Company	Max Accumulator+ II IUL with Select Income Rider Blend Participation Rate Account - ML Strategic Balanced Index	\$87,726	\$465,671
Lincoln National Corporation	Lincoln WealthAccumulate [®] 2 IUL 2020 Fidelity AIM [®] Dividend Indexed Account	\$86,337	\$444,392

Example 4

Source: LifeTrends, 3/15/22. Female, 45, Non-Tobacco, Pay to Retirement, Min Non-MEC Death Benefit (ExecuDex Accumulation Solve for ExecuDex), Increasing DB switching to level and reduced to minimum when premiums end; Fixed Annual Premium of \$25,000 to A65; 20 year distributions starting at A66; Participating loans with max 0.5% spread targeting \$10,000 CSV at A100; S&P 500 Annual point to point; Monthly distributions (where available); S&P Annual Point-to-Point unless otherwise indicated. The example is hypothetical, non-guaranteed and is not an indication of the life insurance policy's past or future performance.

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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.

Clients ineligible for ExecuDex[®] InstApproval[®] 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.

"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.

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

Subject to state availability. Certain restrictions may apply. Guarantees are based on the claims paying ability of the issuing insurer, Fidelity & Guaranty Life Insurance Company, Des Moines, IA.

Indexed interest rates are subject to a participation rate which is subject to change at the discretion of Fidelity & Guaranty Life Insurance Company.

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).

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ADV 2726 (07-2021)
Rev. 04-2022 22-0267