



Experience  
the Power of  
Collaborative  
Thinking

# Why F&G Pathsetter®?

Because flexible protection and strong accumulation potential and withdrawals should go hand in hand.

The F&G Pathsetter® Fixed-Indexed Universal Life (FIUL) provides tax-deferred growth potential of the account value, and allows your clients to withdraw or borrow money from the surrender value of the policy for unexpected, or planned, expenses.

With a combination of potential interest earning options to choose from, including several tied to market indexes Barclays Trailblazer Sectors 5 Index and S&P 500® Index, the F&G Pathsetter could be an ideal choice for many of your clients.

See where F&G Pathsetter stands among other common FIUL Carriers:

## Competitive Positioning: Illustrated Income Potential

Company	Product	Max Annualized Distribution	Initial Death Benefit
F&G	Pathsetter® Barclays Trailblazer Sectors 5 Index	116,739	503,341
North American Company for Life and Health Insurance	Builder Plus IUL® 3 Fidelity Multifactor Yield Index 5% ER®	104,880	360,448
American General Life Insurance Company	Max Accumulator+ II IUL w/ Select Income Rider Blend Participation Rate Account - MLSB	92,401	465,671
F&G	Pathsetter® S&P 500® Index Annual Point to Point	90,898	503,341
Allianz Life Insurance Company of North America	Life Pro+ Advantage <sup>SM</sup> Classic Bonus: BUDBI ER and PIMCO ER Annual PtP	90,228	425,954
American General Life Insurance Company	Max Accumulator+ II IUL Blend Participation Rate Account - MLSB	89,165	465,671
The Global Atlantic Financial Group LLC	Lifetime Builder ELITE 2020 S&P 500® Index Annual Point to Point	88,782	644,704

### Example 1

Female, 45, Standard Non-Tobacco, Pay to Retirement, Min Non-MEC Death Benefit Increasing DB switching to level 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; Monthly distributions (where available) Data above is Copyright 2011-2022 CINBBA Group, LLC (dba LifeTrends) All Rights Reserved.

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.

Guaranteed minimum values assume 0% interest in all years.

## Competitive Positioning: Illustrated Income Potential

Company	Product	Max Annualized Distribution	Initial Death Benefit
F&G	Pathsetter® Barclays Trailblazer Sectors 5 Index	151,050	382,922
North American Company for Life and Health Insurance	Builder Plus IUL® 3 Fidelity Multifactor Yield Index 5% ER®	128,700	286,623
American General Life Insurance Company	Max Accumulator+ II IUL w/ Select Income Rider Blend Participation Rate Account - MLSB	115,259	366,885
F&G	Pathsetter® S&P 500® Index Annual Point to Point	114,508	382,922
Allianz Life Insurance Company of North America	Life Pro+ Advantage <sup>SM</sup> Classic Bonus: BUDBI ER and PIMCO ER Annual PtP	112,812	333,991
The Global Atlantic Financial Group LLC	Lifetime Builder ELITE 2020 S&P 500® Index Annual Point to Point	111,191	493,896
American General Life Insurance Company	Max Accumulator+ II IUL Blend Participation Rate Account - MLSB	109,778	366,885

### Example 2

Male, 40, Standard Non-Tobacco, Pay to Retirement, Min Non-MEC Death Benefit Increasing DB switching to level 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; Monthly distributions (where available).

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## Visit our [Life Resource Site](#) for more information.

"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.

Indexed interest rates are subject to a cap, spread and/or participation rate. Caps, spreads and participation rates are subject to change at the discretion of Fidelity & Guaranty Life Insurance Company.

Guarantees are based on the claims paying ability of the issuing insurer, Fidelity & Guaranty Life Insurance Company, Des Moines, IA.

Volatility control seeks to provide smoother returns and mitigate sharp market fluctuations. While this type of strategy can lessen the impact of market downturns, it can also lessen the impact of market upturns, potentially limiting upside potential.

It is important to note that when the declared participation rate is greater than 100% and the index change percentage at the end of the index term period is 0 or negative, no index interest credits will be applied to the account value.

Examples are hypothetical, non-guaranteed and is not an indication of the annuity's past or future performance.

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