



**FG Life-Choice**

**FG Life-Elite**

Product Highlights  
**FG Life-Series**

Fixed Indexed Universal Life Insurance



### FG Life-Choice

### FG Life-Elite

<b>POSITIONING</b>	Designed for moderately funded, pay-all-years case as well as the max-funded, short pay case	Designed for the max-funded, short-pay case
<b>PER THOUSAND CHARGES</b>	No	Yes
<b>TARGET PREMIUMS</b>	Moderate target premiums	High target premiums
<b>NON-COMMISSIONABLE PRIMARY TERM RIDER</b>	No	Yes
<b>PERSISTENCY BONUS</b>	No	Yes
<b>LOANS</b>	Fixed and Variable	Fixed and Variable
<b>COMMISSIONS</b>	Two years to collect first-year commissions: When less than target premium is paid in the first-year, the remaining target will receive the first-year commission percentage in the second year.	One year to collect first-year target premium.
<b>UNDERWRITING:</b>	See General Underwriting Guide or refer to SalesLink for more information.	
<b>ISSUE AGES: (Age last birthday)</b>	0 - 85	0 - 85
<b>MINIMUM FACE AMOUNT</b>	\$100,000	\$50,000
<b>MAXIMUM PREMIUM without home office approval</b>	\$500,000	\$500,000
<b>UNDERWRITING PREMIUM CLASSES</b>	<ul style="list-style-type: none"> <li>• Preferred Non-tobacco (No tobacco use past 2 years)</li> <li>• Non-tobacco (No tobacco use past 1 year)</li> <li>• Preferred Tobacco</li> <li>• Tobacco</li> </ul>	<ul style="list-style-type: none"> <li>• Preferred Non-tobacco (No tobacco use past 2 years)</li> <li>• Non-tobacco (No tobacco use past 1 year)</li> <li>• Preferred Tobacco</li> <li>• Tobacco</li> </ul>
<b>SURRENDER CHARGE PERIOD</b>	Decline to zero over 15 years	Decline to zero over 15 years
<b>NO-LAPSE GUARANTEE</b>	Coverage will remain in force for 15 years, if during each month of the 15 years, the premiums paid are never less than the Minimum No-lapse Premium amount.	Coverage will remain in force for 15 years, if during each month of the 15 years, the premiums paid are never less than the Minimum No-lapse Premium amount.
<b>PERSISTENCY BONUS</b>	N/A	Beginning in 11th year of coverage, additional 0.25% may be credited to the fixed and indexed account value, as long as current fixed index rate exceeds the guaranteed minimum.
<b>SURRENDER CHARGE WAIVER</b>	No surrender charge applies to additional premium added to the account value in a contract year that exceeds target premium levels.	No surrender charge applies to additional premium added to the account value in a contract year that exceeds target premium levels.
<b>WITHDRAWALS OR PARTIAL SURRENDERS</b>	Partial cash surrenders are permitted after the first coverage year. Withdrawals are subject to surrender charges and may be taxable. There is a \$25 service charge for each partial surrender and a minimum of \$500.	Partial cash surrenders are permitted after the first coverage year. Withdrawals are subject to surrender charges and may be taxable. There is a \$25 service charge for each partial surrender and a minimum of \$500.

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#### LOAN OPTIONS

**Fixed Loan:** Low cost option for the first 10 years - 2% net cost  
Preferred loans are available after the 10th year - 0% net cost

**Variable Loan\*:** Interest is based on the Moody's Corporate Bond Index.  
Maximum loan rate of 6.5%.

\*Subject to state availability. Certain restrictions may apply.

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Preferred loans are available after the 10th year - 0% net cost

**Variable Loan:** Interest is based on the Moody's Corporate Bond Index.  
Maximum loan rate of 5%.

#### DEATH BENEFIT OPTION

Option A: Death benefit remains level at the face amount.  
Option B: Death benefit includes the face amount plus the account value.

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Option B: Death benefit includes the face amount plus the account value.

#### CORE RIDERS

Subject to state availability.  
Certain restrictions may apply.  
Check state availability on SalesLink.

- Accelerated Death Benefit
- Accidental Death Benefit
- Over Loan Protection
- Child's Level Term Insurance
- Waiver of Monthly Deduction

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#### UNIQUE RIDERS

- Ultimate Income

- Ultimate Income
- Non-commissionable Primary Insured Level Term Life Insurance

#### ACCOUNT ALLOCATION OPTIONS

- S&P 500® Index
- Fixed interest account

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- Fixed interest account

#### INDEX CREDITING METHOD

Annual point-to-point with reset

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#### PARTICIPATION RATE

Guaranteed to be 100% or 140%, depending on client election, in the indexing formula in all years.

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#### MINIMUM GUARANTEED CAP

The Minimum Guaranteed Cap is 3% for the 100% Participation Rate election. The Minimum Guaranteed Cap is 2% for the 140% Participation Rate election.

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#### MINIMUM GUARANTEED ACCOUNT VALUE INTEREST RATE

0%

0%

#### ACCOUNT ALLOCATION DATES (MONTHLY)

Account allocation dates are the 15th of every month (or the first business day thereafter).

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#### MONTHLY CONTRACT FEE

\$10

\$8

#### UNIT EXPENSE CHARGE

N/A

Based on the higher of the current or original face amount. The charge varies by age/sex.

#### ACCOUNT VALUE EXPENSE CHARGE

N/A

Maximum charge is 0.025 percent of account value per month in all contract years.

#### PREMIUM LOADS

7.5% premium expense charge up to the annual target premium.  
5% premium expense charge made to the excess account value.

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5% premium expense charge made to the excess account value.

## WHAT SHOULD I KNOW ABOUT FIDELITY & GUARANTY LIFE?

Incorporated in 1959, Fidelity & Guaranty Life Insurance Company has a solid commitment to serving the individuals it knows best – middle market consumers seeking the safety, protection, accumulation and income features of secure life insurance and annuity products. Fidelity & Guaranty Life will continue to offer its series of focused life insurance and annuity products through its independent network of master general agents in every state, other than New York, as well as the District of Columbia. In New York, products are offered through a wholly owned subsidiary, Fidelity & Guaranty Life Insurance Company of New York.

FG Life-Elite

Form Number: OM HCV IUL-C (3-08), OM HCV IUL (3-08), et. al.

FG Life-Choice

Policy Form Number: OM IUL-C (1-09); OM IUL (1-09) et al.

Contracts issued by Fidelity & Guaranty Life Insurance Company, Baltimore, MD.

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Guarantees are subject to the claims paying ability of Fidelity & Guaranty Life Insurance Company.

Optional provisions and riders may have limitations, restrictions and additional charges. Subject to state availability. Certain restrictions may apply.

These products are offered on a group or individual basis as determined by state approval.

Permanent life insurance is a long-term contract.

Indexed interest rates are subject to a cap.

Surrenders, withdrawals and loans will reduce available death benefit. Surrenders and withdrawals beyond basis may be taxable income.

Excessive and unpaid loans will reduce contract value and may cause the contract to lapse.



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