

Fidelity & Guaranty Life's Advantage

Did you know?

...that Fidelity & Guaranty Life:

Has a **Platinum Life Case Unit** to handle your large premium cases of \$10,000 annual premium or higher!

Had an average underwriting time service of 18 days!

Has a **Case Management Unit** that works directly with producers to help you get cases through underwriting and paid!

Pays commissions weekly!

Has two of the top selling Indexed Universal Life products in the marketplace with **FG Life-Choice** and **FG Life-Elite**!

...that Fidelity & Guaranty Life's FG Life-Choice and FG Life-Elite have:

Caps of 15% with a 100% Guaranteed Participation Rate in the indexing formulas!

Caps of 12.5% with a 140% Guaranteed Participation Rate in the indexing formulas!

Very simple designs that are easy to explain and easy to understand – **Annual Point-to-Point Reset!** (based on a formula linked to the **S&P 500 Index**).

A **Surrender Charge Waiver** on premiums paid in excess of target premium every year!

Fidelity & Guaranty Life PAIR eligibility.

...that Fidelity & Guaranty Life's FG Life-Choice:

Has **no per thousand charges** which will enhance cash values for retirement planning!

...that Fidelity & Guaranty Life's FG Life-Elite has:

A **variable loan option** which can generate a higher income than a fixed loan option!

A **0.25% Persistency Bonus** that is credited to the account value in the 11th policy year!

A **Primary Insured Term Rider** which provides ultimate case design flexibility!

Very high target premiums!

*Effective 1/1/09 on 2001 CSO Master Elite/FG Life-Elite

**Maximum
Variable Loan
Interest Rate
Reduced
from 10% to
5%***

Now You Know...

Take advantage of the Fidelity & Guaranty Life Advantage!



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