



Barclays Trailblazer Sectors 5 Index Now Available on FG Life-Elite®



FGL's Uncapped Indexed Crediting Strategy with a 0% Spread is Now Available on FG Life-Elite FIUL!

FG Life-Elite® Key Features:

- Fixed indexed universal life product
- Maximum guaranteed variable loan rate of 5%
- Minimum guaranteed index interest return of .25% credited annually
- Persistency bonus of .25% beginning in the 11th policy year

Fidelity & Guaranty Life now offers the **Barclays Trailblazer Sectors 5 Index** on FG Life-Elite! This new index crediting strategy features the following:

- Annual Point-To-Point
- No Cap
- Zero Spread¹
- 185% Participation Rate on Fully Underwritten Business^{1,2}
- 170% Participation Rate on Non-Medical Business¹

What is the Barclays Trailblazer Sectors 5 Index?

The **Barclays Trailblazer Sectors 5 Index** objective is to maximize portfolio returns without exceeding a specific level of risk.³ **Barclays Trailblazer Sectors 5 Index** aims to provide diversification with a mechanism to actively manage exposure to volatility in the market. Some of the key components of the new Index are:

- **Upside Potential** – The Index selects the portfolio mix from a unique set of assets to provide the potential for growth opportunities
- **Diversification** – The portfolio mix provides exposure to sectors of the U.S. equity market, fixed income market and cash
- **Volatility Managed** – The Index is monitored on a daily basis, is rebalanced if necessary and will adjust its exposure to the Index portfolio if actual volatility is higher or lower than the Index's target volatility of 5% per year⁴

- **Dynamic Rebalancing** – The Index rebalances into a new portfolio only when specific trigger conditions are met, allowing the Index to avoid unnecessary adjustments in less volatile markets while adjusting as often as daily when markets are more volatile

New Business Transition Rules

- Effective on **November 1, 2017** the Barclays Sectors 5 Index is available on all FG Life-Elite applications
- For any FG Life-Elite application that is currently pending, a request to elect the Barclays Trailblazer Sectors 5 Index must be sent to FGL by contacting the Life Case Management Team at lifecasegmt@fglife.com
- Targeted for sometime in 2018, the Barclays Trailblazer Sectors 5 Index allocation option will be available on inforce FG Life-Elite policies. We will notify you when this option becomes available
- Barclays Trailblazer Sectors 5 Index marketing material is now available on SalesLink. [Click here](#) to download the Barclays Trailblazer Sectors 5 Index consumer brochure
- Updated application forms including the Barclays Trailblazer Sectors 5 Index allocation option are now available on SalesLink and the Life e-App. The updated application forms must be used on all FG Life-Elite applications beginning **November 1, 2017**
- Illustration software has been updated with the Barclays Trailblazer Sectors 5 Index allocation option

More Information

For more information about this exciting new index, contact us directly at life.sales@fglife.com.

Form numbers: ICC12-LPI1061(07-12), LPI-1037(07-12); et al. Form number and availability may vary by state.

¹Spreads and participation rates are subject to change.

²Including business approved through FG Life Convenience+ Advantage Accelerated Underwriting.

³To maximize expected return potential, the Index uses a set of predefined rules to find an optimal portfolio each day that is expected to provide the highest return potential while limiting annual volatility to a target level of 5%. The index dynamically rebalances into the new portfolio each time certain trigger conditions are met. In addition to dynamically rebalancing the portfolio, the index also has a daily risk control mechanism in order to track the 5% volatility target more closely.

⁴Exposure to the Index portfolio is subject to a minimum of 0% and a maximum of 150%.

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