

## Great News - Higher Caps on FG Life-Elite®!



Fidelity & Guaranty Life is increasing cap rates on the FG Life-Elite® fixed indexed universal life product. With this change, your clients will be able to participate in even higher upside potential! The new cap rates on our fully underwritten cases will be:

- **14.5%** on the 100% Participation, S&P 500® Annual Point-to-Point Interest Index Crediting Option from 14% (7.91% Illustrated Rate)
- **8.75%** on the **140%** Participation, S&P 500® Annual Point-to-Point Interest Index Crediting Option from 8.50% (5.78% Illustrated Rate)
- **3.85%** on the S&P 500® Monthly Point-To-Point Interest Index Crediting Option from 3.75% (6.62% Illustrated Rate)
- Cap rates on Non-Medical business are not changing at this time
- Click [here](#) for the full May life interest rate sheet.

### New Business Transition Rules

- Policies issued with an effective date of **May 14, 2017** or after will have their first buy date on **June 15, 2017** and will be issued with the new cap rates.
- Policies issued with an effective date before **May 14, 2017** will continue to reflect the current cap rates. Subsequent buy dates will receive the new cap rates.
- Illustration software will be updated to reflect the new cap rates on **April 29, 2017**.

### Product Highlights of FG Life-Elite

- .25% minimum index interest rate guaranteed
- 5% maximum variable loan rate guaranteed
- .25% persistency bonus beginning in the 11th policy year\*
- Competitive target premiums
- Accelerated death benefit for critical illness and terminal illness\*\*
- Non-medical underwriting available for issue ages 0-45 with initial death benefit of \$50,000-\$149,999

## More Information

Please contact us directly at [salesdesk@fglife.com](mailto:salesdesk@fglife.com) with any additional questions.

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Form numbers: ICC12-LPI1061(07-12), LPI-1037(07-12); et al.

Indexed interest rates are subject to a cap and participation, as applicable.

\*Additional bonus percentage credited if the then current declared credited rate exceeds the guaranteed minimum interest rate.

\*\*Optional riders subject to state availability, certain restrictions may apply.

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