



Increase Living Benefit Rider Amount on FGL's Life Products!



LIFE PRODUCT NEWS

Fidelity & Guaranty Life to Increase Living Benefit Amount on Accelerated Benefit for Critical Illness and Terminal Illness Riders

We're pleased to announce that effective on policies issued **July 1, 2016** and after, we are increasing the maximum benefit amount allowed on the Critical Illness and Terminal Illness Accelerated Benefit Riders on FG Life-Choice® and FG Life-Elite®. The maximum death benefit allowed to be accelerated will increase to \$1,000,000. This change will take place on policies issued in the following states: CA, CT*, DC, FL*, ND and SD. At this time, for policies issued in other states where the living benefit riders are available, the limit will remain at the current amount of \$500,000.

What are the Accelerated Benefit Riders?

Critical Illness Rider – This benefit will allow the acceleration of up to 100% of the policy's death benefit, not to exceed \$1,000,000** in the event the insured suffers a heart attack, stroke or is diagnosed with cancer or end-stage renal failure.

Terminal Illness Rider – If a physician diagnoses the insured with a terminal illness that results in a life expectancy of less than 24 months, this rider can now allow the acceleration of up to 100% of the policy's death benefit, not to exceed \$1,000,000.***

Business Rules

- Any policy issued July 1, 2016 and after will receive the updated riders
- Pending business that is issued July 1, 2016 and after will receive the updated riders
- Re-issues will not be allowed for the sole purpose of receiving the updated riders

More information

For more information about these changes, please contact us at salesdesk@fglife.com.

*The Critical Illness Rider is not available in Connecticut or Florida.

**The covered illness must first occur on or after the 30th day following the effective date of the rider. The policy death benefit would be reduced by the benefit amount for this rider.

***The policy death benefit would be reduced by the benefit amount for this rider.

For Producer Use Only – Not For Use With Solicitation to Consumers

Form Number: ICC12-LPI1061(07-12), ICC12-LPI1060(07-12), LPI-1037(07-12), et al. Form number and availability may vary by state.

“FGL” when used herein refers to Fidelity & Guaranty Life, the marketing name for Fidelity & Guaranty Life Insurance Company issuing insurance in the United States outside of New York. Insurance issued by Fidelity & Guaranty Life Insurance Company, Des Moines, IA