



Experience
the Power of
Collaborative
Thinking

F&G's Accumulation Power Trio

Discover how our each of our most popular FIA offerings can appeal to a different client segment

With a wide-ranging product portfolio, F&G has a fixed indexed annuity (FIA) for virtually any client.

All offer 100% premium protection and upside potential through a variety of market-linked indices. Your clients' accounts will never lose value due to market downturns, but can participate in the market's growth.

Let's take a closer look at our top-selling accumulation power trio to explore the differences and help you select the right product for the right situation.

	Accumulator Plus	Power Accumulator	Flex Accumulator
Designed for	Pure accumulation	Industry-leading exchange traded fund (ETF) index options	Enhanced death benefit for no additional charge
Upside potential (included index options)	<ul style="list-style-type: none"> Barclays Trailblazer Sectors 5 (uncapped strategy) S&P 500® Rate buy-up available for 1.25%	<ul style="list-style-type: none"> iShares by Blackrock Balanced Asset 10 	<ul style="list-style-type: none"> Barclays Trailblazer Sectors 5 (uncapped strategy) Morgan Stanley Dynamic Rotator Index S&P 500® Rate buy-up available for 1.25%
Protection	100% premium protection		
Embedded charges	None		
Client interested in	A classic and foundational product for accumulation	ETFs and higher growth potential via open architecture, but likes the 100% downside protection of the insurance wrapper	<ul style="list-style-type: none"> Penalty-free withdrawals in year 1 Diversification Enhanced death benefit at no additional charge
Client conversation starters	“As you transition to lower risk holdings, this easy-to-understand FIA provides 100% premium protection and market-linked growth potential. Plus, access to the Barclays Trailblazer Sectors 5 Index, one of the most popular index crediting options.”	“If you're interested in ETFs, but uncomfortable with the risk, this FIA offers growth potential with iShares indexing options (illustrating at 8% index credits) and 100% premium protection.”	“Will you need to take withdrawals in the first year? Up to 10% of your initial premium is available each year penalty-free. Looking for an enhanced death benefit at no additional charge? This FIA offers a death benefit that grows at a rate that is up to double the account value growth rate. Your beneficiary can receive this death benefit paid out over five installments to help with taxes.”

Thanks to F&G's financial strength and history of **helping more than 700,000 people reach their retirement goals since 1959**, you can confidently recommend any of these products to your clients.

Call us today at **888.513.8797** to discuss your current cases.



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Surrenders, withdrawals and loans will reduce available death benefit and may be subject to surrender charges and market value adjustment. Surrenders and withdrawals beyond basis may be taxable income and subject to penalties if taken prior to age 59 ½.

Optional provisions and riders have limitations, restrictions and additional charges.

Subject to state availability. Certain restrictions may apply.

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Volatility control seeks to provide smoother returns and mitigate sharp market fluctuations. While this type of strategy can lessen the impact of market downturns, it can also lessen the impact of market upturns, potentially limiting upside potential.