



Leader in the Independent Channel¹

- #1 MYGA Independent Channel (FG Guarantee-Platinum[®] SPDA)
- #6 Fixed Indexed Annuity (FIA) Independent Channel
- #10 MYGA total industry sales
- #12 FIA total industry sales
- #22 Indexed Universal Life (IUL) total industry sales; only top 25 provider with < A- rating

Quick Facts

CEO: Chris Littlefield **Ticker/NYSE:** FG
CFO: Dennis Vigneau **Employees:** 300
Operations: Des Moines, Baltimore and Bermuda; headquarters in Cayman Islands **Policyholders:** 700,000
Licensed Agents: 37,000
Year Founded: 1959

Industry Leadership

- Seasoned executive leadership team averaging **25+** years of insurance industry experience
- Fidelity National Financial (NYSE: FNF)
- Blackstone (NYSE: BX)
- Founders and Co-Chairmen Chinh Chu & Bill Foley

Competitive Safe Money

Featuring principal protection and interest crediting upside based on market performance:

Annuities

Designed to help assets grow and to provide a steady stream of tax-deferred income for retirement. We offer fixed indexed deferred annuities, fixed deferred annuities and immediate annuities.

Life Insurance

A financial product that can replace lost income so surviving family members can pay for life's necessities. Our FIULs have the traditional death benefit plus cash value accumulation potential.

1959

Established life insurance business, founded by USF&G in Maryland

1998

Acquired by St. Paul

2001

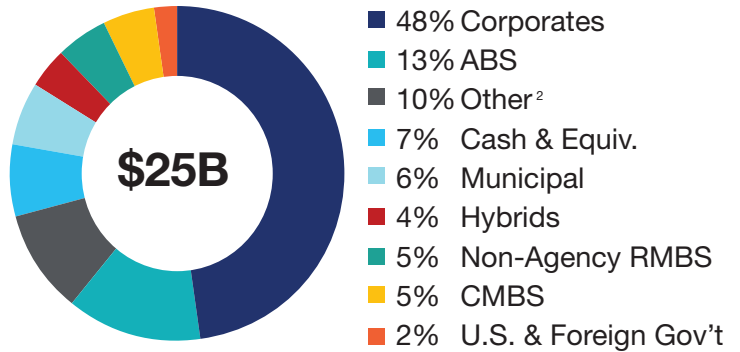
Acquired by Old Mutual plc (Old Mutual)

2003

Launched our first indexed universal life product

High Quality Balanced Sheet with Disciplined Risk Management

2Q18 Assets Under Management



Blackstone Strategic Partnership

Improving F&G's asset quality, volume and yield

Leading portfolio stewardship augments risk control; enhances portfolio management

Matching high quality investment portfolio with liability duration

Ratings

Insurance Operating Subsidiaries³

A.M. Best	Fitch	Moody's	S&P Global
B++	BBB	Baa2	BBB+
3/2018 Assigned a positive outlook	11/2017	1/2018	12/2017 Rating upgraded

Financial Stability

\$169B 2017 Reported Net Income

\$2.8B 2017 Reported Assets

2008

Launched our first fixed indexed annuity product

2011

Acquired by HRG Group Inc.; changed name to Fidelity & Guaranty Life

2013

Moved annuity and life business to Iowa; completed partial IPO (NYSE: FGL)

2017

Established Fidelity & Guaranty Life Holdings (NYSE: FG) following completed CF Corp. and FGL merger

Why partner with F&G?

For 60 years, F&G has been the silent, unseen enabler of the hopes and dreams of millions of Americans. Today **we provide annuities and life insurance for over 700,000 people across the United States.** Through us they have come to know a sense of stability and confidence as they plan for a better tomorrow.

What makes us different?

Our goal is to establish F&G as the carrier that creates the **most collaborative and effective relationship with distribution partners**, enabling us to better understand individual customer needs and deliver the most relevant and trusted products in the category. **This is our competitive advantage.**

Please visit our [website](#) or contact a member of our [sales team](#) for more information.

¹Wink's Sales & Market Report, 1st Quarter 2018

²Other consists of commercial mortgage loans, derivatives, preferred stocks, policy loans and common stock.

³Financial strength ratings for Fidelity & Guaranty Life Insurance Company and Fidelity & Guaranty Life Insurance Company of New York for A.M. Best, Fitch and S&P. Financial strength rating for Fidelity & Guaranty Life Insurance Company for Moody's.

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"F&G" 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. Life insurance and annuities issued by Fidelity & Guaranty Life Insurance Company, Des Moines, IA.