



Leader in the Independent Channel

- #2 MYGA Independent Channel (FG Guarantee-Platinum® SPDA)¹
- #5 Fixed Indexed Annuity (FIA) Independent Channel¹
- #10 MYGA total industry sales¹
- #10 FIA total industry sales¹
- #19 Indexed Universal Life (IUL) total industry sales²

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 Companies

1998

Launched our first fixed indexed annuity product

2001

Acquired by Old Mutual plc (Old Mutual)

2003

Launched our first indexed universal life product

2011

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

2013

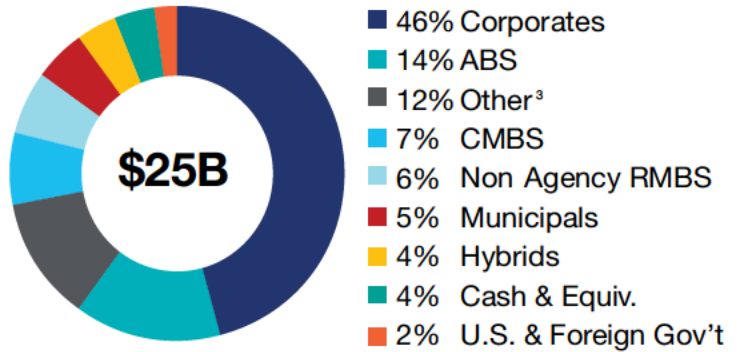
Moved annuity and life business to Iowa; completed partial IPO (NYSE: FGL)

2017

Established FGL Holdings (NYSE: FG) following completed CF Corp. and FGL merger

High Quality Balance Sheet with Disciplined Risk Management

3Q18 Investment Portfolio



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 Subsidiaries⁴

A.M. Best	Fitch	Moody's	S&P Global
A-	BBB	Baa2	BBB+
11/2018 Rating upgraded	11/2017	1/2018	12/2017 Rating upgraded

Financial Stability

\$182M 2017 Adjusted Operating Income
\$30B 2017 Total Assets

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, 3rd Quarter 2018

²Wink's Sales & Market Report, 3rd Quarter 2018

³Other consists of commercial mortgage loans, derivatives, preferred stocks, policy loans and common stock.

⁴Financial 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. A.M. Best Rating: A- ("Excellent"), 4th highest out of 16 ratings for financial strength. Rating as of November 20, 2018. For the latest rating, access www.ambest.com.

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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.



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