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Two Ruan Center
601 Locust Street, Suite 1400
Des Moines, IA 50309

F&G Pathsetter™

Life Insurance Illustration

F&G Pathsetter™ is a Flexible Premium Adjustable Death Benefit
Universal Life Insurance Policy with Index-Linked Interest

_____ **Wealth Transfer** _____

_____ **Cash Value Accumulation** _____

_____ **Living Benefits** _____

_____ **Supplemental Riders** _____

Prepared on January 9, 2021 for: **New Client**

Presented by: **Please fill in name**

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This illustration is not valid without all 24 pages.*

Summary of Coverages

Prepared for:
New Client

Product: **F&G Pathsetter**
State: **TX**
Male, Age 27, Nontobacco

Face Amount: **\$193,494**
Death Benefit Option: **B (Increasing)**
Initial Premium: **\$3,600.00 Annual**
Riders: **OPR CIR TIR CHR**

Tabular Detail

Age	Year	Planned Premium Outlay	Withdrawals/ Loans	Guaranteed ¹ Assumptions			Non-Guaranteed ² Assumptions - Fixed			Non-Guaranteed ² Assumptions - Current		
				0.25% EOY			Interest 4.75% EOY			Interest 7.46% EOY		
				Account Value	Surrender Value	Net Death Benefit	Account Value	Surrender Value	Net Death Benefit	Account Value	Surrender Value	Net Death Benefit
28	1	3,600	0	2,485	1,301	195,979	2,790	1,606	196,284	2,790	1,606	196,284
29	2	3,600	0	4,975	3,850	198,469	5,696	4,571	199,190	5,772	4,647	199,266
30	3	3,600	0	7,478	6,412	200,972	8,729	7,663	202,223	8,965	7,900	202,459
31	4	3,600	0	9,992	8,985	203,486	11,895	10,889	205,389	12,386	11,380	205,880
32	5	3,600	0	12,504	11,557	205,998	15,207	14,260	208,701	16,058	15,111	209,552
33	6	3,600	0	15,015	14,127	208,509	18,675	17,787	212,169	20,002	19,114	213,496
34	7	3,600	0	17,520	16,691	211,014	22,301	21,472	215,795	24,235	23,406	217,729
35	8	3,600	0	20,011	19,241	213,505	26,094	25,324	219,588	28,779	28,009	222,273
36	9	3,600	0	22,482	21,771	215,976	30,061	29,351	223,555	33,656	32,945	227,150
37	10	3,600	0	24,932	24,281	218,426	34,208	33,556	227,702	38,887	38,236	232,381
		36,000	0									
38	11	3,600	0	27,362	26,770	220,856	39,075	38,483	232,569	45,049	44,457	238,543
39	12	3,600	0	29,776	29,302	223,270	44,174	43,701	237,668	51,676	51,202	245,170
40	13	3,600	0	32,181	31,825	225,675	49,516	49,160	243,010	58,801	58,446	252,295
41	14	3,600	0	34,578	34,341	228,072	55,104	54,867	248,598	66,457	66,220	259,951
42	15	3,600	0	36,964	36,845	230,458	60,952	60,834	254,446	74,686	74,567	268,180
43	16	3,600	0	39,336	39,336	232,830	67,121	67,121	260,615	83,579	83,579	277,073
44	17	3,600	0	41,695	41,695	235,189	73,575	73,575	267,069	93,135	93,135	286,629
45	18	3,600	0	44,048	44,048	237,542	80,324	80,324	273,818	103,403	103,403	296,897
46	19	3,600	0	46,396	46,396	239,890	87,380	87,380	280,874	114,434	114,434	307,928
47	20	3,600	0	48,735	48,735	242,229	94,758	94,758	288,252	126,287	126,287	319,781
		72,000	0									
48	21	3,600	0	51,067	51,067	244,561	102,479	102,479	295,973	139,032	139,032	332,526
49	22	3,600	0	53,388	53,388	246,882	110,565	110,565	304,059	152,741	152,741	346,235
50	23	3,600	0	55,695	55,695	249,189	119,032	119,032	312,526	167,486	167,486	360,980
51	24	3,600	0	57,982	57,982	251,476	127,893	127,893	321,387	183,342	183,342	376,836
52	25	3,600	0	60,238	60,238	253,732	137,163	137,163	330,657	200,390	200,390	393,884
53	26	3,600	0	62,454	62,454	255,948	146,851	146,851	340,345	218,712	218,712	412,206
54	27	3,600	0	64,627	64,627	258,121	156,978	156,978	350,472	238,404	238,404	431,898
55	28	3,600	0	66,754	66,754	260,248	167,563	167,563	361,057	259,572	259,572	453,066
56	29	3,600	0	68,839	68,839	262,333	178,631	178,631	372,125	282,331	282,331	475,825
57	30	3,600	0	70,884	70,884	264,378	190,210	190,210	383,704	306,808	306,808	500,302
		108,000	0									

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Summary of Coverages

Prepared for:
New Client

Product: **F&G Pathsetter**
 State: **TX**
 Male, Age 27, Nontobacco

Face Amount: **\$193,494**
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 Riders: **OPR CIR TIR CHR**

Tabular Detail

Age	Year	Planned Premium Outlay	Withdrawals/Loans	Guaranteed ¹ Assumptions 0.25% EOY			Non-Guaranteed ² Assumptions - Fixed Interest 4.75% EOY			Non-Guaranteed ² Assumptions - Current Interest 7.46% EOY		
				Account Value	Surrender Value	Net Death Benefit	Account Value	Surrender Value	Net Death Benefit	Account Value	Surrender Value	Net Death Benefit
58	31	3,600	0	72,888	72,888	266,382	202,324	202,324	395,818	333,134	333,134	526,628
59	32	3,600	0	74,846	74,846	268,340	214,997	214,997	408,491	361,449	361,449	554,943
60	33	3,600	0	76,748	76,748	270,242	228,243	228,243	421,737	391,896	391,896	585,390
61	34	3,600	0	78,576	78,576	272,070	242,077	242,077	435,571	424,623	424,623	618,117
62	35	3,600	0	80,307	80,307	273,801	256,504	256,504	449,998	459,782	459,782	653,276
63	36	3,600	0	81,924	81,924	275,418	271,536	271,536	465,030	497,547	497,547	691,041
64	37	3,600	0	83,409	83,409	276,903	287,188	287,188	480,682	538,101	538,101	731,595
65	38	3,600	0	84,750	84,750	278,244	303,478	303,478	496,972	581,649	581,649	775,143
66	39	3,600	0	85,937	85,937	279,431	320,428	320,428	513,922	628,411	628,411	821,905
67	40	3,600	0	86,957	86,957	280,451	338,060	338,060	531,554	678,627	678,627	872,121
		144,000	0									
68	41	3,600	0	87,794	87,794	281,288	356,391	356,391	549,885	732,546	732,546	926,040
69	42	3,600	0	88,426	88,426	281,920	375,436	375,436	568,930	790,434	790,434	983,928
70	43	3,600	0	88,820	88,820	282,314	395,196	395,196	588,690	852,565	852,565	1,046,059
71	44	3,600	0	88,929	88,929	282,423	415,664	415,664	609,158	919,224	919,224	1,112,718
72	45	3,600	0	88,702	88,702	282,196	436,822	436,822	630,316	990,709	990,709	1,184,203
73	46	3,600	0	88,077	88,077	281,571	458,645	458,645	652,139	1,067,334	1,067,334	1,260,828
74	47	3,600	0	86,994	86,994	280,488	481,106	481,106	674,600	1,149,436	1,149,436	1,342,930
75	48	3,600	0	85,390	85,390	278,884	504,177	504,177	697,671	1,237,379	1,237,379	1,430,873
76	49	3,600	0	83,213	83,213	276,707	527,837	527,837	721,331	1,331,565	1,331,565	1,525,059
77	50	3,600	0	80,405	80,405	273,899	552,058	552,058	745,552	1,432,419	1,432,419	1,625,913
		180,000	0									
78	51	3,600	0	76,898	76,898	270,392	576,804	576,804	770,298	1,540,393	1,540,393	1,733,887
79	52	3,600	0	72,606	72,606	266,100	602,014	602,014	795,508	1,655,953	1,655,953	1,849,447
80	53	3,600	0	67,412	67,412	260,906	627,598	627,598	821,092	1,779,572	1,779,572	1,973,066
81	54	3,600	0	61,170	61,170	254,664	653,431	653,431	846,925	1,911,730	1,911,730	2,105,224
82	55	3,600	0	53,731	53,731	247,225	679,377	679,377	872,871	2,052,942	2,052,942	2,246,436
83	56	3,600	0	44,921	44,921	238,415	705,273	705,273	898,767	2,203,738	2,203,738	2,397,232
84	57	3,600	0	34,523	34,523	228,017	730,900	730,900	924,394	2,364,646	2,364,646	2,558,140
85	58	3,600	0	22,277	22,277	215,771	755,991	755,991	949,485	2,536,193	2,536,193	2,729,687
86	59	3,600	0	7,891	7,891	201,385	780,229	780,229	973,723	2,718,916	2,718,916	2,912,410
87	60	3,600	0	0	0	0	803,691	803,691	997,185	2,913,800	2,913,800	3,107,294
		216,000	0									

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New Client

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 Male, Age 27, Nontobacco

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Tabular Detail

Age	Year	Planned Premium Outlay	Withdrawals/Loans	Guaranteed ¹ Assumptions 0.25% EOY			Non-Guaranteed ² Assumptions - Fixed Interest 4.75% EOY			Non-Guaranteed ² Assumptions - Current Interest 7.46% EOY		
				Account Value	Surrender Value	Net Death Benefit	Account Value	Surrender Value	Net Death Benefit	Account Value	Surrender Value	Net Death Benefit
88	61	3,600	0	0	0	0	826,305	826,305	1,019,799	3,121,753	3,121,753	3,315,247
89	62	3,600	0	0	0	0	847,888	847,888	1,041,382	3,343,647	3,343,647	3,537,141
90	63	3,600	0	0	0	0	868,275	868,275	1,061,769	3,580,450	3,580,450	3,773,944
91	64	3,600	0	0	0	0	889,687	889,687	1,083,181	3,835,596	3,835,596	4,029,090
92	65	3,600	0	0	0	0	912,174	912,174	1,105,668	4,110,506	4,110,506	4,304,000
93	66	3,600	0	0	0	0	935,790	935,790	1,129,284	4,406,710	4,406,710	4,600,204
94	67	3,600	0	0	0	0	960,592	960,592	1,154,086	4,725,858	4,725,858	4,919,352
95	68	3,600	0	0	0	0	986,640	986,640	1,180,134	5,069,728	5,069,728	5,263,222
96	69	3,600	0	0	0	0	1,013,997	1,013,997	1,207,491	5,440,234	5,440,234	5,633,728
97	70	3,600	0	0	0	0	1,042,727	1,042,727	1,236,221	5,839,439	5,839,439	6,032,933
		252,000	0									
98	71	3,600	0	0	0	0	1,072,900	1,072,900	1,266,394	6,269,568	6,269,568	6,463,062
99	72	3,600	0	0	0	0	1,104,589	1,104,589	1,298,083	6,733,014	6,733,014	6,926,508
100	73	3,600	0	0	0	0	1,137,869	1,137,869	1,331,363	7,232,359	7,232,359	7,425,853
101	74	3,600	0	0	0	0	1,172,821	1,172,821	1,366,315	7,770,383	7,770,383	7,963,877
102	75	3,600	0	0	0	0	1,209,529	1,209,529	1,403,023	8,350,083	8,350,083	8,543,577
103	76	3,600	0	0	0	0	1,248,080	1,248,080	1,441,574	8,974,687	8,974,687	9,168,181
104	77	3,600	0	0	0	0	1,288,567	1,288,567	1,482,061	9,647,674	9,647,674	9,841,168
105	78	3,600	0	0	0	0	1,331,087	1,331,087	1,524,581	10,372,790	10,372,790	10,566,284
106	79	3,600	0	0	0	0	1,375,743	1,375,743	1,569,237	11,154,073	11,154,073	11,347,567
107	80	3,600	0	0	0	0	1,422,643	1,422,643	1,616,137	11,995,876	11,995,876	12,189,370
		288,000	0									
108	81	3,600	0	0	0	0	1,471,897	1,471,897	1,665,391	12,902,885	12,902,885	13,096,379
109	82	3,600	0	0	0	0	1,523,625	1,523,625	1,717,119	13,880,151	13,880,151	14,073,645
110	83	3,600	0	0	0	0	1,577,952	1,577,952	1,771,446	14,933,117	14,933,117	15,126,611
111	84	3,600	0	0	0	0	1,635,007	1,635,007	1,828,501	16,067,646	16,067,646	16,261,140
112	85	3,600	0	0	0	0	1,694,928	1,694,928	1,888,422	17,290,056	17,290,056	17,483,550
113	86	3,600	0	0	0	0	1,757,858	1,757,858	1,951,352	18,607,155	18,607,155	18,800,649
114	87	3,600	0	0	0	0	1,823,948	1,823,948	2,017,442	20,026,277	20,026,277	20,219,771
115	88	3,600	0	0	0	0	1,893,358	1,893,358	2,086,852	21,555,324	21,555,324	21,748,818
116	89	3,600	0	0	0	0	1,966,255	1,966,255	2,159,749	23,202,813	23,202,813	23,396,307
117	90	3,600	0	0	0	0	2,042,812	2,042,812	2,236,306	24,977,917	24,977,917	25,171,411
		324,000	0									

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				Account Value	Surrender Value	Net Death Benefit	Account Value	Surrender Value	Net Death Benefit	Account Value	Surrender Value	Net Death Benefit
118	91	3,600	0	0	0	0	2,123,215	2,123,215	2,316,709	26,890,521	26,890,521	27,084,015
119	92	3,600	0	0	0	0	2,207,656	2,207,656	2,401,150	28,951,277	28,951,277	29,144,771
120	93	3,600	0	0	0	0	2,296,338	2,296,338	2,489,832	31,171,659	31,171,659	31,365,153

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