



Experience
the Power of
Collaborative
Thinking

801 Grand Ave
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 April 14, 2023 for: **Jane Smith**

Presented by: **Corbin Lindsey**

136 Hillside Drive East, Burleson, TX 76028 • 360-722-7889

*This is an illustration only, not an offer, contract, or promise of future policy performance. Coverage is subject to the terms and conditions of the policy.
This illustration is not valid without all 25 pages.*

Summary of CoveragesPrepared for:
Jane SmithProduct: **F&G Pathsetter**
State: **KS**
Female, Age 37, Preferred NontobaccoFace Amount: **\$1,441,937**
Death Benefit Option: **A (Level)**
Initial Premium: **\$60,000.00 Annual**
Riders: **OPR CIR TIR CHR**

Narrative Summary

F&G Pathsetter

This illustration is provided to help you understand the life insurance policy. This illustration is based on information that you provided and on certain assumptions, some of which are not guaranteed. This illustration assumes that the currently illustrated Non-Guaranteed Elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown.

The F&G Pathsetter is a Flexible Premium Adjustable Life Insurance policy. This Individual Life Insurance policy will provide a Death Benefit if the insured dies while the policy is in force. The actual amount payable in the event of death will be decreased by any indebtedness to the Company. Premium payments are flexible and the owner may change the amount and frequency of premium payments.

This illustration, or any other illustration, is not considered a proper written request for policy changes, termination of benefits or election of options to purchase additional insurance.

Monthly No-Lapse Premium

Monthly No-Lapse Premium is the minimum premium required during the No-Lapse Period to keep your policy in effect. The Monthly No-Lapse Premium for the policy illustrated is **\$586.39**. The Monthly No-Lapse Premium may change depending on changes to your policy or riders. If the sum of the premium, less loans and withdrawals, equals or exceeds the sum of all Monthly No-Lapse Premiums beginning with the policy date, your policy will not enter the grace period for the duration shown. At the end of the No-Lapse Period, the guaranteed Policy Values may be insufficient to keep the policy in effect unless additional premium is paid. If you pay the Monthly No-Lapse Premium, the guarantee period is to Age **52**.

No-Lapse Period

No-Lapse Period is the period during which the policy will not terminate for insufficient surrender value if certain conditions are met. The No-Lapse Period to keep your policy in effect is to Age **52**.

Guideline Premium Limitation

The Guideline Premium Limitation is the maximum premium allowed by the Internal Revenue Code. The Guideline Premium Limitation is the greater of the Guideline Single Premium or the sum of the annual Guideline Level Premiums as of the date of the calculation.

Guideline Level Premium

The Guideline Level Premium for this illustration is **\$20,634.57**.

Guideline Single Premium

The Guideline Single Premium for this illustration is **\$300,000.11**.

Death Benefit

This life insurance policy initially provides a Death Benefit as described in the policy. The initial Death Benefit provided is assumed to be **\$1,441,937**. The actual amount payable at death may be decreased by policy withdrawals or outstanding loans, or increased by additional insurance benefits purchased. In addition, you may change Death Benefit Options at any time after the first policy year.

Death Benefit Options

Option A: The Death Benefit is the greater of the Face Amount or the Account Value multiplied by the Death Benefit ratio.

Option B: The Death Benefit is the greater of the Face Amount plus the Account Value or the Account Value multiplied by the Death Benefit ratio.

This is an illustration only, not an offer, contract, or promise of future policy performance. Coverage is subject to the terms and conditions of the policy. This illustration is not valid without all 25 pages.

Summary of CoveragesPrepared for:
Jane SmithProduct: **F&G Pathsetter**
State: **KS**
Female, Age 37, Preferred NontobaccoFace Amount: **\$1,441,937**
Death Benefit Option: **A (Level)**
Initial Premium: **\$60,000.00 Annual**
Riders: **OPR CIR TIR CHR**

Face Amount

The initial Face Amount is the amount on which the Death Benefit is determined. The owner may increase the Face Amount after the first policy anniversary. An increase requires proof of insurability and must be requested prior to the insured's Age **81**. Face Amount decreases are allowed after the third policy year.

Monthly Deductions

Each Monthly Deduction consists of the monthly Cost of Insurance, the Expense Charges, any charges for additional benefits provided by riders and any charges for substandard premium Class rating.

Partial Withdrawals

The owner may make partial withdrawals after the first policy year up to the available withdrawal amount. There is a \$25 withdrawal fee for each withdrawal. The minimum withdrawal amount is \$500.

Variable Loans

Under the Variable Loan option, the owner may borrow any amount up to the available Surrender Value. The variable loan option allows the amount of the Account Value borrowed to continue to be eligible for interest and/or index credits in the same manner as though a loan had not been taken. The amount borrowed will be charged a loan interest rate tied to the Moody's Corporate Bond Yield Average - Monthly Average Corporates as published by Moody's Investors Services, Inc. The maximum rate of interest charged on a Variable Loan will be **5.00%**, payable in arrears. For the purpose of this illustration, the variable loan interest rate assumed is **5.00%**. Actual interest charged on borrowed amounts will depend on market conditions at the time the loan is taken and remains outstanding. On an illustration, the collateralized portion of the account value cannot illustrate more than 0.50% above the policy Loan Interest rate.

Fixed Loans

The owner may borrow any amount up to the available Surrender Value. The maximum loan interest rate is **8.00%**, payable in arrears. The loaned portion of the Account Value will continue to grow at the loan collateral interest rate of **6.00%**. After the 10th policy year, the policy guarantees a preferred loan. Account Value segments securing any loans from the loan option are not eligible for interest and/or index interest credits other than the loan collateral interest rate.

Account value in excess of premiums paid will be available for a preferred loan. During the first 10 policy years, all loans are charged the declared annual interest rate, plus 2%. From policy years 11 on, the interest charged on preferred loans and the interest paid on the account value secured by the loan are the same - the declared annual interest rate - while the interest charged on other loans will be the declared annual interest rate, plus 2%.

Future Policy Changes

Please note: Policy illustrations may be designed to show changes to your policy in the future. This could include the changing or stopping of premium payments, a change in the death benefit option or the use of policy loans. Generally, future policy changes are not automatically made by the company and require a specific request from the policyowner, unless otherwise specified in your policy pages. Future changes displayed in an illustrations are intended to show how you may consider utilizing the policy, however for most policy design features, these changes will not occur without your request in order to allow you to have flexibility to use the policy to meet your changing needs. Please consult your licensed F&G insurance agent for additional guidance.

*This is an illustration only, not an offer, contract, or promise of future policy performance. Coverage is subject to the terms and conditions of the policy.
This illustration is not valid without all 25 pages.*

Summary of Coverages
Prepared for:
Jane Smith

Product: **F&G Pathsetter**
State: **KS**
Female, Age 37, Preferred Nontobacco

Face Amount: **\$1,441,937**
Death Benefit Option: **A (Level)**
Initial Premium: **\$60,000.00 Annual**
Riders: **OPR CIR TIR CHR**

Definitions of Illustration Column Headings and Key Terms

Age	Age represents the owner's Age at the end of the Contract Year.
Contract Year	Year is measured from the date of issue.
Planned Premium Outlay	The Planned Premium Outlay is the amount of premium which is planned to be paid during the lifetime of this policy. The first year Planned Premium Outlay is \$60,000.00 . The amount, timing and frequency of premium payments may be varied, subject to the Guideline Premium Limitation, as determined by the Internal Revenue Code and Regulations. This illustration assumes that all payments are made as planned. The amount, timing and frequency of premium payments will affect the Account Value and length of coverage.
Withdrawals / Loans	This is the annualized amount borrowed or withdrawn from the policy throughout the Contract Year. The Withdrawal/Loan was taken monthly.
Annualized Loan Amount	This is the annualized amount borrowed from the policy throughout the Contract Year. The Loan was taken monthly.
Loan Interest	This is the amount of interest due at the end of the year for the outstanding loan on the policy. This illustration assumes that the loan interest is being added to the Outstanding Loan Balance.
Total Annualized Loan	This is the annualized amount of loan taken in the Contract Year.
Cumulative Loan	This is the total amount of the outstanding loan on the policy.
Account Value	The Account Value is the amount of value, in this insurance policy, before the deduction of Surrender Charges, if applicable.
Surrender Value	The Surrender Value is equal to the Account Value less any unpaid loans and loan interest; less any surrender charge.
Net Death Benefit	The Net Death Benefit is the amount payable under the Death Benefit Option in effect plus any additional benefit provided by riders; less any unpaid loans and loan interest; less any amount required to cover the monthly deductions through the month in which the death occurred, unless that monthly deduction was waived by a rider.
Guaranteed Assumptions	The values that would result assuming guaranteed interest rates, guaranteed Expense Charges and guaranteed Cost of Insurance rates.
Guaranteed Elements	The benefits, values, credits and charges that are guaranteed at issue.
Mid-Point Assumptions	The values that would result assuming interest rates, Expense Charges and Cost of Insurance rates that are the average of the current and guaranteed rates. These assumptions are not guaranteed.
Current Assumptions	The values that would result assuming current interest rates, current Expense Charges and current Cost of Insurance rates. These assumptions are not guaranteed.
Non-Guaranteed Assumptions	The values that would be generated using current, specified or midpoint assumptions. These assumptions are not guaranteed.

*This is an illustration only, not an offer, contract, or promise of future policy performance. Coverage is subject to the terms and conditions of the policy.
This illustration is not valid without all 25 pages.*

Summary of CoveragesPrepared for:
Jane SmithProduct: **F&G Pathsetter**
State: **KS**
Female, Age 37, Preferred NontobaccoFace Amount: **\$1,441,937**
Death Benefit Option: **A (Level)**
Initial Premium: **\$60,000.00 Annual**
Riders: **OPR CIR TIR CHR**

Non-Guaranteed Elements	The premiums, benefits, values, credits or charges (Non-Guaranteed Cost of Insurance rates, Expense Charges, Premium) under the illustrated policy that are not guaranteed or cannot be determined at issue. Expense Charges and current interest rates are subject to change by the Company. Actual results may be more or less favorable.
Expense Charge	An Expense Charge that will be deducted from the Account Value each month.
Benchmark Index Account	As described in Actuarial Guideline 49.A section D, the Benchmark Index Account is based on the S&P 500® Index with a floor of 0% and a 100% participation rate.
Bonus	A non-guaranteed Bonus, if available, may result in additional interest being credited to the policy's account value. Bonuses may be associated with policy persistency, specific index crediting strategies, or riders that may be available.
Cost of Insurance	The amount the Company charges for providing life insurance coverage under the base policy. The Cost of Insurance rates may be changed by the Company, subject to the guaranteed Cost of Insurance rates as stated in your policy. Any change in the Cost of Insurance rates will be on a uniform basis for insureds of the same Class.
Class	The risk Class of the proposed insured used in preparing this illustration. The actual Class will be determined when the application is underwritten and may vary from the illustrated Class. If so, a revised illustration will be delivered with the policy.
CAP Rate	The CAP Rate represents the maximum percentage increase that may be credited to the index Account Value segment. The CAP Rate is declared in advance and is guaranteed for each segment for 12 months from the segment's buy date.
Spread	This rate is subtracted from any positive index percentage change prior to applying the PAR rate and CAP Rate.
PAR	The Participation rate which is the maximum percentage of the annual increase in the index that will be credited.
Premium Expense Charge	A percentage of each premium payment that is deducted from the premium payment resulting in the Net Premium.

*This is an illustration only, not an offer, contract, or promise of future policy performance. Coverage is subject to the terms and conditions of the policy.
This illustration is not valid without all 25 pages.*

Summary of CoveragesPrepared for:
Jane SmithProduct: **F&G Pathsetter**
State: **KS**
Female, Age 37, Preferred NontobaccoFace Amount: **\$1,441,937**
Death Benefit Option: **A (Level)**
Initial Premium: **\$60,000.00 Annual**
Riders: **OPR CIR TIR CHR**

Numeric Summary

Year	Premium Outlay	Guaranteed Assumptions		Non-Guaranteed Assumptions					
		Surrender Value	Net Death Benefit	Fixed		Midpoint		Current	
				Surrender Value	Net Death Benefit	Surrender Value	Net Death Benefit	Surrender Value	Net Death Benefit
5	60,000	227,639	1,441,937	279,024	1,441,937	253,855	1,441,937	290,198	1,441,937
10	0	206,988	1,441,937	355,089	1,441,937	282,089	1,441,937	406,223	1,441,937
20	0	155,661	1,441,937	629,004	1,441,937	365,037	1,441,937	866,918	1,441,937
Age 70	0	0	0	195,813	408,228	0	0	1,167,321	1,535,177

Based on Guaranteed Assumptions, the illustration terminates in year: **28**
 Based on Fixed Assumptions, the illustration terminates in year: **35**
 Based on Midpoint Assumptions, the illustration terminates in year: **30**

The Guaranteed columns show values and benefits assuming minimum guaranteed interest of **0.25%** and the maximum guaranteed Cost of Insurance rates and Expense Charges.

The Fixed columns show values assuming an interest rate of **4.75%**, and that current charges will remain in effect throughout the life of the policy. The Midpoint columns show values assuming an interest rate of **3.44%**, which is midway between the guaranteed and current rate, and uses an average of the current and guaranteed charges. The Current columns show values and benefits assuming current interest of **6.62%**, applicable bonus interest and that current charges will remain in effect throughout the life of the policy. For the purpose of this illustration, the amount of the Account Value borrowed will grow at an assumed credited rate of **4.75%** on the alternative scale, **0.25%** on the guaranteed basis and **5.50%** on the non-guaranteed basis. These may differ from the company's actual credited rates on account value borrowed.

Signature Statement

This illustration assumes that the currently illustrated Non-Guaranteed Elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown. The benefits and values are not guaranteed. The assumptions on which they are based are subject to change by F&G Annuities & Life Company.

I have read the summary and understand: (1) the description of the F&G Pathsetter, a fixed indexed universal life insurance product; (2) that I am applying for a fixed indexed life insurance product whose values may be affected by an external index, but does not participate in any stock, bond, or equity investments; (3) that neither F&G Annuities & Life Company nor my agent has made any guarantees or promises regarding future index values, index changes, index credits, or interest rate for this insurance product.

I have received a copy of this illustration, and understand that any Non-Guaranteed Elements illustrated are subject to change and could be higher or lower. The agent has told me that they are not guaranteed.

Owner_____
Date

I certify that this illustration has been presented to the applicant and that I have explained that any Non-Guaranteed Elements illustrated are subject to change. I have made no statements that are inconsistent with the illustration.

Authorized Company Representative_____
Date

This is an illustration only, not an offer, contract, or promise of future policy performance. Coverage is subject to the terms and conditions of the policy. This illustration is not valid without all 25 pages.

Summary of CoveragesPrepared for:
Jane SmithProduct: **F&G Pathsetter**
State: **KS**
Female, Age 37, Preferred NontobaccoFace Amount: **\$1,441,937**
Death Benefit Option: **A (Level)**
Initial Premium: **\$60,000.00 Annual**
Riders: **OPR CIR TIR CHR**

Rider Description(s)

Over loan Protection Rider

This rider can prevent your life insurance policy from entering a lapse status as the result of outstanding loans that exceed your Surrender Value. There is no Cost of Insurance charge for this rider. However, certain conditions must be met before the rider can be exercised, and there is a one-time administrative fee when the rider is exercised. This rider may be exercised one time during the lifetime of the life insurance contract to which it is attached.

Accelerated Benefit for Critical Illness Rider

This rider gives the policy owner access to 100% of the Death Benefit of the policy in which the rider is attached or **\$1,000,000**, whichever is less. The amount requested is called the Accelerated Amount. The amount paid, called the Accelerated Benefit is less than the Accelerated Amount due to the amount being received before the death of the insured. The Accelerated Amount is discounted to get a present value and future policy charges, a portion of the Loan Balance and a processing fee are subtracted to determine the amount paid. The amount paid will vary based on the qualifying Covered Critical Illness and the severity of the illness at time of claim. A higher severity will result in a higher Accelerated Benefit payment amount. There is no Cost of Insurance charge for this rider. The Death Benefit, Surrender Value, any Loan Balance and Cost of Insurance charges for the policy are reduced if you exercise this rider's benefit. The amount paid will never be less than the Surrender Value associated with the Death Benefit that is requested to be accelerated. The accelerated benefit rider terminates when the policy terminates, the benefit is paid or the owner request to have the rider cancelled. Sample calculations assume 100% of the policy Death Benefit is accelerated up to the maximum. Certain conditions, as defined in the rider, must be met before the rider can be exercised. For more information refer to the issued rider.

Accelerated Benefit for Terminal Illness Rider

This rider gives the policy owner access to 100% of the Death Benefit of the policy in which the rider is attached or **\$1,000,000**, whichever is less. The amount requested is called the Accelerated Amount. The amount paid, called the Accelerated Benefit is less than the Accelerated Amount due to the amount being received before the death of the insured. The Accelerated Amount is discounted with interest for 18 months and policy charges for next 18 months and a processing fee are subtracted to determine the amount paid. To qualify, the insured must be diagnosed with a Terminal Illness such that a doctor certifies that the insured is expected to live twenty-four months or less. There is no Cost of Insurance charge for this rider. The Death Benefit and Cost of Insurance charges for the policy are reduced if you exercise this rider's benefit. The accelerated benefit rider terminates when the policy terminates, the benefit is paid or the owner request to have the rider cancelled. Illustrated calculations assume 100% of the policy Death Benefit is accelerated up to the maximum. Certain conditions, as defined in the rider, must be met before the rider can be exercised. For more information refer to the issued rider.

Accelerated Benefit for Chronic Illness Rider

You may accelerate up to 25% of the policy's death benefit if certified by a licensed health care practitioner in the previous 12 months as having a qualifying chronic illness. This rider does not terminate after the initial acceleration. Subsequent annual accelerations are available, upon continued qualification, until you have accelerated either 100% of the death benefit or the lifetime maximum of **\$1,000,000**. The amount paid upon acceleration will be subject to administrative fees, and your death benefit will be reduced by the amount accelerated. For more information refer to the issued rider.

This is an illustration only, not an offer, contract, or promise of future policy performance. Coverage is subject to the terms and conditions of the policy. This illustration is not valid without all 25 pages.

Summary of Coverages

Prepared for:
Jane Smith

Product: **F&G Pathsetter**
State: **KS**
Female, Age 37, Preferred Nontobacco

Face Amount: **\$1,441,937**
Death Benefit Option: **A (Level)**
Initial Premium: **\$60,000.00 Annual**
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 6.62% EOY		
				Account Value	Surrender Value	Net Death Benefit	Account Value	Surrender Value	Net Death Benefit	Account Value	Surrender Value	Net Death Benefit
38	1	60,000	0	47,631	33,558	1,441,937	51,397	37,323	1,441,937	51,397	37,323	1,441,937
39	2	60,000	0	95,235	81,866	1,441,937	106,236	92,866	1,441,937	107,209	93,839	1,441,937
40	3	60,000	0	142,966	130,300	1,441,937	164,212	151,546	1,441,937	167,272	154,606	1,441,937
41	4	60,000	0	190,853	178,891	1,441,937	225,496	213,534	1,441,937	231,903	219,941	1,441,937
42	5	60,000	0	238,897	227,639	1,441,937	290,283	279,024	1,441,937	301,456	290,198	1,441,937
43	6	0*	0	234,124	223,569	1,441,937	303,374	292,819	1,441,937	320,905	310,350	1,441,937
44	7	0*	0	229,335	219,483	1,441,937	317,143	307,291	1,441,937	341,773	331,922	1,441,937
45	8	0*	0	224,516	215,368	1,441,937	331,618	322,471	1,441,937	364,162	355,015	1,441,937
46	9	0*	0	219,655	211,211	1,441,937	346,838	338,394	1,441,937	388,188	379,744	1,441,937
47	10	0*	0	214,728	206,988	1,441,937	362,829	355,089	1,441,937	413,963	406,223	1,441,937
		300,000	0									
48	11	0*	0	209,710	202,673	1,441,937	383,279	376,243	1,441,937	445,426	438,389	1,441,937
49	12	0*	0	204,586	198,957	1,441,937	404,851	399,222	1,441,937	479,295	473,666	1,441,937
50	13	0*	0	199,331	195,109	1,441,937	427,606	423,384	1,441,937	515,763	511,541	1,441,937
51	14	0*	0	193,907	191,092	1,441,937	451,611	448,796	1,441,937	555,040	552,225	1,441,937
52	15	0*	0	188,273	186,865	1,441,937	476,934	475,526	1,441,937	597,350	595,942	1,441,937
53	16	0*	0	182,389	182,389	1,441,937	504,150	504,150	1,441,937	643,442	643,442	1,441,937
54	17	0*	0	176,202	176,202	1,441,937	532,869	532,869	1,441,937	693,125	693,125	1,441,937
55	18	0*	0	169,682	169,682	1,441,937	563,186	563,186	1,441,937	746,706	746,706	1,441,937
56	19	0*	0	162,836	162,836	1,441,937	595,193	595,193	1,441,937	804,514	804,514	1,441,937
57	20	0*	0	155,661	155,661	1,441,937	629,004	629,004	1,441,937	866,918	866,918	1,441,937
		300,000	0									
58	21	0*	0	148,164	148,164	1,441,937	664,779	664,779	1,441,937	934,350	934,350	1,441,937
59	22	0*	0	140,314	140,314	1,441,937	702,655	702,655	1,441,937	1,007,256	1,007,256	1,441,937
60	23	0*	0	132,092	132,092	1,441,937	742,778	742,778	1,441,937	1,086,109	1,086,109	1,455,386
61	24	0*	0	123,440	123,440	1,441,937	785,286	785,286	1,441,937	1,171,223	1,171,223	1,522,589
62	25	0*	0	114,269	114,269	1,441,937	830,322	830,322	1,441,937	1,262,996	1,262,996	1,616,635
63	26	0*	0	104,517	104,517	1,441,937	878,058	878,058	1,441,937	1,361,942	1,361,942	1,716,047
64	27	0*	0	94,091	94,091	1,441,937	928,677	928,677	1,441,937	1,468,620	1,468,620	1,821,089
65	28	0*	162,036	0	0	0	985,694	819,303	1,275,546	1,587,329	1,420,937	1,770,150
66	29	0*	162,036	0	0	0	1,046,141	705,039	1,100,835	1,713,330	1,372,228	1,714,894
67	30	0*	162,036	0	0	0	1,110,288	585,739	917,388	1,847,005	1,322,456	1,673,387
		300,000	486,107									

* Under Age 120, even if the Premium Outlay is zero, Monthly Deductions will continue. Depending on actual results, additional premiums may be needed to avoid termination of the policy.

1 The **Guaranteed** columns show values and benefits assuming minimum guaranteed interest of 0.25% and the maximum guaranteed Cost of Insurance rates and Expense Charges.

2 The **Non-Guaranteed** columns assume current Cost of Insurance rates, Expense Charges and bonus interest if applicable. Withdrawals/Loans column is based on Non-Guaranteed Current Assumptions. Actual interest charged on loans will depend on the rate at the time the loan is taken.

This is an illustration only, not an offer, contract, or promise of future policy performance. Coverage is subject to the terms and conditions of the policy. This illustration is not valid without all 25 pages.

Summary of Coverages

Prepared for:
Jane Smith

Product: **F&G Pathsetter**
State: **KS**
Female, Age 37, Preferred Nontobacco

Face Amount: **\$1,441,937**
Death Benefit Option: **A (Level)**
Initial Premium: **\$60,000.00 Annual**
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 6.62% EOY		
				Account Value	Surrender Value	Net Death Benefit	Account Value	Surrender Value	Net Death Benefit	Account Value	Surrender Value	Net Death Benefit
68	31	0*	162,036	0	0	0	1,178,437	461,269	724,769	1,988,844	1,271,676	1,629,668
69	32	0*	162,036	0	0	0	1,250,896	331,479	544,131	2,139,362	1,219,945	1,583,636
70	33	0*	162,036	0	0	0	1,327,592	195,813	408,228	2,299,100	1,167,321	1,535,177
71	34	0*	162,036	0	0	0	1,408,625	53,865	265,158	2,468,634	1,113,874	1,484,169
72	35	0*	162,036	0	0	0	0	0	0	2,648,895	1,060,005	1,404,362
73	36	0*	162,036	0	0	0	0	0	0	2,840,680	1,005,955	1,318,430
74	37	0*	162,036	0	0	0	0	0	0	3,044,886	952,033	1,226,072
75	38	0*	162,036	0	0	0	0	0	0	3,262,505	898,618	1,126,994
76	39	0*	162,036	0	0	0	0	0	0	3,494,652	846,179	1,020,911
77	40	0*	162,036	0	0	0	0	0	0	3,741,380	794,092	981,161
		300,000	2,106,463									
78	41	0*	162,036	0	0	0	0	0	0	4,003,599	742,555	942,735
79	42	0*	162,036	0	0	0	0	0	0	4,282,269	691,782	905,895
80	43	0*	162,036	0	0	0	0	0	0	4,578,409	642,006	870,927
81	44	0*	162,036	0	0	0	0	0	0	4,893,081	593,466	838,120
82	45	0*	162,036	0	0	0	0	0	0	5,227,244	546,257	807,620
83	46	0*	162,036	0	0	0	0	0	0	5,581,996	500,569	779,668
84	47	0*	162,036	0	0	0	0	0	0	5,958,602	456,712	754,642
85	48	0*	162,036	0	0	0	0	0	0	6,358,287	414,910	732,825
86	49	0*	162,036	0	0	0	0	0	0	6,782,280	375,344	714,458
87	50	0*	162,036	0	0	0	0	0	0	7,231,132	337,458	699,014
		300,000	3,726,820									
88	51	0*	162,036	0	0	0	0	0	0	7,705,131	300,381	685,638
89	52	0*	162,036	0	0	0	0	0	0	8,205,039	263,660	673,912
90	53	0*	162,036	0	0	0	0	0	0	8,731,448	226,609	663,181
91	54	0*	162,036	0	0	0	0	0	0	9,290,752	194,280	658,817
92	55	0*	162,036	0	0	0	0	0	0	9,892,824	175,137	650,850
93	56	0*	162,036	0	0	0	0	0	0	10,541,537	171,574	647,821
94	57	0*	162,036	0	0	0	0	0	0	11,241,158	186,306	644,129
95	58	0*	162,036	0	0	0	0	0	0	11,996,389	222,403	640,366
96	59	0*	162,036	0	0	0	0	0	0	12,812,418	283,341	636,341
97	60	0*	162,036	0	0	0	0	0	0	13,684,270	362,347	632,347
		300,000	5,347,176									

* Under Age 120, even if the Premium Outlay is zero, Monthly Deductions will continue. Depending on actual results, additional premiums may be needed to avoid termination of the policy.

1 The **Guaranteed** columns show values and benefits assuming minimum guaranteed interest of 0.25% and the maximum guaranteed Cost of Insurance rates and Expense Charges.

2 The **Non-Guaranteed** columns assume current Cost of Insurance rates, Expense Charges and bonus interest if applicable. Withdrawals/Loans column is based on Non-Guaranteed Current Assumptions. Actual interest charged on loans will depend on the rate at the time the loan is taken.

This is an illustration only, not an offer, contract, or promise of future policy performance. Coverage is subject to the terms and conditions of the policy. This illustration is not valid without all 25 pages.

Summary of Coverages

Prepared for:
Jane Smith

Product: **F&G Pathsetter**
State: **KS**
Female, Age 37, Preferred Nontobacco

Face Amount: **\$1,441,937**
Death Benefit Option: **A (Level)**
Initial Premium: **\$60,000.00 Annual**
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 6.62% EOY		
				Account Value	Surrender Value	Net Death Benefit	Account Value	Surrender Value	Net Death Benefit	Account Value	Surrender Value	Net Death Benefit
98	61	0*	162,036	0	0	0	0	0	0	14,615,932	461,521	461,521
99	62	0*	162,036	0	0	0	0	0	0	15,611,686	583,164	583,164
100	63	0*	162,036	0	0	0	0	0	0	16,676,133	729,793	729,793
101	64	0*	0	0	0	0	0	0	0	17,810,534	1,066,877	1,066,877
102	65	0*	0	0	0	0	0	0	0	19,025,604	1,444,764	1,444,764
103	66	0*	0	0	0	0	0	0	0	20,327,284	1,867,403	1,867,403
104	67	0*	0	0	0	0	0	0	0	21,721,966	2,339,090	2,339,090
105	68	0*	0	0	0	0	0	0	0	23,216,522	2,864,502	2,864,502
106	69	0*	0	0	0	0	0	0	0	24,818,347	3,448,727	3,448,727
107	70	0*	0	0	0	0	0	0	0	26,535,397	4,097,296	4,097,296
		300,000	5,833,283									
108	71	0*	0	0	0	0	0	0	0	28,376,231	4,816,225	4,816,225
109	72	0*	0	0	0	0	0	0	0	30,350,061	5,612,055	5,612,055
110	73	0*	0	0	0	0	0	0	0	32,466,798	6,491,891	6,491,891
111	74	0*	0	0	0	0	0	0	0	34,737,110	7,463,457	7,463,457
112	75	0*	0	0	0	0	0	0	0	37,172,477	8,535,142	8,535,142
113	76	0*	0	0	0	0	0	0	0	39,785,259	9,716,057	9,716,057
114	77	0*	0	0	0	0	0	0	0	42,588,758	11,016,096	11,016,096
115	78	0*	0	0	0	0	0	0	0	45,597,296	12,446,001	12,446,001
116	79	0*	0	0	0	0	0	0	0	48,826,291	14,017,432	14,017,432
117	80	0*	0	0	0	0	0	0	0	52,292,345	15,743,043	15,743,043
		300,000	5,833,283									
118	81	0*	0	0	0	0	0	0	0	56,013,333	17,636,566	17,636,566
119	82	0*	0	0	0	0	0	0	0	60,008,505	19,712,900	19,712,900
120	83	0*	0	0	0	0	0	0	0	64,298,590	21,988,204	21,988,204

* Under Age 120, even if the Premium Outlay is zero, Monthly Deductions will continue. Depending on actual results, additional premiums may be needed to avoid termination of the policy.

1 The **Guaranteed** columns show values and benefits assuming minimum guaranteed interest of 0.25% and the maximum guaranteed Cost of Insurance rates and Expense Charges.

2 The **Non-Guaranteed** columns assume current Cost of Insurance rates, Expense Charges and bonus interest if applicable. Withdrawals/Loans column is based on Non-Guaranteed Current Assumptions. Actual interest charged on loans will depend on the rate at the time the loan is taken.

This is an illustration only, not an offer, contract, or promise of future policy performance. Coverage is subject to the terms and conditions of the policy. This illustration is not valid without all 25 pages.

Summary of Coverages

Prepared for:
Jane Smith

Product: **F&G Pathsetter**
State: **KS**
Female, Age 37, Preferred Nontobacco

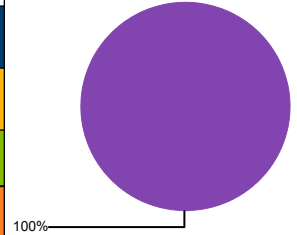
Face Amount: **\$1,441,937**
Death Benefit Option: **A (Level)**
Initial Premium: **\$60,000.00 Annual**
Riders: **OPR CIR TIR CHR**

Additional Information

Interest Crediting Options

Premium payments may be allocated between any of the following Interest Crediting Options:

<u>Interest Crediting Options</u>	<u>Allocation</u>	<u>Minimum Lookback Average</u>	<u>Maximum Lookback Average</u>	<u>Current Cap/Spread Rate</u>	<u>Bonus Amount Year 1</u>	<u>Bonus Amount Year 2+</u>	<u>Maximum Illustrated Rate</u>
S&P 500® One-Year Annual PtP With 100% PAR w/ CAP	0%	4.50%	9.02%	12.00%	N/A	N/A	7.16% ¹
S&P 500® Annual PtP With 100% PAR With 1.00% Bonus	0%	3.79%	7.24%	9.00%	0.00%	1.00%	5.83% ¹
S&P 500® One-Year Annual PtP With 140% PAR w/ CAP	0%	4.39%	8.15%	9.50%	N/A	N/A	6.40% ¹
S&P 500® One-Year Monthly PtP w/CAP	0%	3.36%	9.09%	3.50%	N/A	N/A	6.27%
Barclays Trailblazer Sectors 5 Annual PtP With a Spread And a 145% PAR With 1.00% Bonus	100%	6.58%	12.70%	0.00%	0.00%	1.00%	6.62%
Fixed Rate	0%	N/A	N/A	N/A	N/A	N/A	4.75%



¹ This rate is less than or equal to the average performance of the S&P 500® Index from all of the 25 year rolling periods over the last 65 years when subjected to the current CAP Rates noted above and a 0.25% minimum.

The current values in this illustration assume an overall crediting rate of **6.62%** which is the weighted average of the assumed rates for each Account. The illustrated value for each Account Value segment may be capped at the benchmark rate.

A Prospective Annual Interest Bonus credits an additional 0.25% to account value after 10 years; guaranteed as long as current declared credited rates exceed guaranteed minimum. The bonus is credited to the declared rate and indexed account value. The Prospective Annual Interest Bonus rate is not credited to the collateral account backing a loan under the Fixed Loan option. We reserve the right not to pay this bonus.

The benchmark index account is a S&P 500® One-Year Annual PtP with 100% PAR w/ CAP Rate and a 0% floor. The maximum illustrated rate for an available index cannot exceed the interest generated from the excess option budget above the allowance generated by the lesser of 1) benchmark index account historical returns and 2) 145% of F&G Annuities and Life's portfolio rate net of investment expense and default risk charges.

The "S&P 500 Index" is a product of S&P Dow Jones Indices LLC, a division of S&P Global, or its affiliates ("SPDJI") and has been licensed for use by F&G Annuities & Life Company. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC, a division of S&P Global ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); These trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by F&G Annuities & Life Company. This Life Insurance product is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index.

This is an illustration only, not an offer, contract, or promise of future policy performance. Coverage is subject to the terms and conditions of the policy. This illustration is not valid without all 25 pages.

Summary of CoveragesPrepared for:
Jane SmithProduct: **F&G Pathsetter**
State: **KS**
Female, Age 37, Preferred NontobaccoFace Amount: **\$1,441,937**
Death Benefit Option: **A (Level)**
Initial Premium: **\$60,000.00 Annual**
Riders: **OPR CIR TIR CHR**

It is important to note the Barclays Trailblazer Sectors 5 Index was first calculated on July 5, 2016. All index value information presented prior to this date for this index is created through back-testing. Back-tested performance is not actual performance; it is hypothetical.

Barclays Bank PLC and its affiliates ("Barclays") is not the issuer or producer of Index-Linked Universal Life Policies and Barclays has no responsibilities, obligations or duties to contract owners of Index-Linked Universal Life Policies. The Index is a trademark owned by Barclays Bank PLC and licensed for use by F&G Annuities & Life Company as the Issuer of Index-Linked Universal Life Policies.

Account Allocation Dates

Net premiums (total premium less applicable charges and expenses) will earn interest in a short-term Fixed Rate Account until the next available account allocation date. Currently, this short-term account is crediting **4.75%**.

Account Value allocation dates occur on the 15th of each month. Premiums received less than two business days before the 15th will remain in the short-term Fixed Rate Account until the 15th of the following month. On the Account Value allocation date, the net premium plus interest earned in the short-term Fixed Rate Account will be allocated among the Fixed Rate Account, Annual Point to Point 100% Participation Rate Index Account, Annual Point to Point 140% Participation Rate Index Account, Monthly Point to Point Index Account, S&P 500® Annual Point to Point 100% Par with 1% Bonus, and Barclays Trailblazer Sectors 5 Annual Point to Point with 1% Bonus option per your request.

Notification of any requested allocation changes must be provided at least 30 days prior to the Account Value allocation anniversary date.

How the Interest Crediting Works

Unless specified differently in the interest crediting strategy descriptions, interest is credited daily at a rate of 0.25%. Additional interest may be credited on each segment anniversary date. The interest rate for the Fixed Rate Account will be declared at the beginning of each 12-month crediting period. Interest is credited daily in the Fixed Rate Account at a rate of 0.25%. The additional interest credited on the segment anniversary is equal to the declared annual rate less the 0.25% that had been credited throughout the 12-month crediting period. The current rate for the Fixed Rate Account is **4.75%**.

The additional interest that may be credited to the indexed accounts is based on formulas linked to changes in an external index over a 12-month period. Note that the 12-month crediting period is based upon the date the account value is moved into an indexed account, not the calendar year or the policy year.

For the **Annual Point To Point 100% Participation Rate Index Account**, interest is credited daily at a rate of 0.25%. The additional interest is calculated by multiplying the end of crediting period Account Value by the percentage change in the S&P 500® Index over the same period of time, subject to a maximum rate (CAP Rate) and a minimum rate of 0.25%, less the 0.25% that had been credited throughout the 12-month crediting period. The CAP Rate, guaranteed not to be less than 1.00%, is set on each monthly account allocation date and will be applied in the calculation of the interest credit at the end of the 12-month period. The current CAP Rate is **12.00%**, meaning that this Account would earn interest equal to the corresponding change in the S&P 500® Index up to a maximum of **12.00%**. If the S&P 500® Index experiences a decline over the 12-month crediting period, no additional interest will be credited beyond the 0.25% that had been credited daily throughout the 12-month crediting period.

This is an illustration only, not an offer, contract, or promise of future policy performance. Coverage is subject to the terms and conditions of the policy. This illustration is not valid without all 25 pages.

Summary of CoveragesPrepared for:
Jane SmithProduct: **F&G Pathsetter**
State: **KS**
Female, Age 37, Preferred NontobaccoFace Amount: **\$1,441,937**
Death Benefit Option: **A (Level)**
Initial Premium: **\$60,000.00 Annual**
Riders: **OPR CIR TIR CHR**

For the **Annual Point To Point 100% Participation with 1.00% Bonus**, interest is credited daily at a rate of 0.25% in all policy years. After the first policy year, an additional 1.00% interest will be credited daily if the current rate for the Fixed Rate Account is greater than the 0.25%. Additional interest is calculated by multiplying the end of crediting period Account Value by the percentage change in the S&P 500® 100% Participation Index over the same period of time. This is subject to a maximum rate (CAP Rate) and a minimum rate of 0.25% during the first policy year and 1.00% in policy years after the first, less the 0.25% that had been credited throughout the 12-month crediting period. The CAP Rate, guaranteed not to be less than 1.00%, is set on each monthly segment crediting period. The current CAP Rate is **9.00%**, meaning that this Account would earn interest equal to the corresponding change in the S&P 500® Index up to a maximum of **9.00%**. If the S&P 500® Index experiences a decline over the 12-month crediting period, no additional interest will be credited beyond the 0.25% in all policy years and additional 1.00% in the policy years after the first if the current rate for the Fixed Rate Account is greater than 0.25%, that had been credited daily throughout the 12-month crediting period.

For the **Annual Point To Point 140% Participation Rate Index Account**, interest is credited daily at a rate of 0.25%. The additional interest is calculated by multiplying the end of crediting year account value by the percentage change in the S&P 500® Index over the same period of time, multiplied by 140%, subject to a maximum rate (CAP Rate) and a minimum rate of 0.25%, less the 0.25% that had been credited throughout the 12-month crediting period. The CAP Rate, guaranteed not to be less than 1.00%, is set on each monthly account allocation date and will be applied in the calculation of the interest credit at the end of the 12-month period. The current CAP Rate is **9.50%**, meaning that this Account would earn interest equal to 140% of the corresponding change in the S&P 500® Index up to a maximum of **9.50%**. If the S&P 500® Index experiences a decline over the 12-month crediting period, no additional interest will be credited beyond the 0.25% that had been credited daily throughout the 12-month crediting period. It is important to note that when the declared Participation Rate is greater than 100% and the Index Change percentage at the end of the Index Crediting Period is zero or negative, no index interest credits will be applied to the Account Value.

For the **Monthly Point To Point Index Account**, interest is credited daily at a rate of 0.25%. The additional interest is calculated by adding together the twelve monthly "capped index changes" from the crediting period, subject to a minimum annual rate of 0.25%, less the 0.25% that had been credited throughout the 12-month crediting period. The "capped index change" for a particular month is equal to the S&P 500® Index value at the end of the month less the S&P 500® Index value at the beginning of the month, divided by the value at the beginning of the month, subject to a maximum rate (CAP Rate). This monthly index change can be negative and the CAP Rate would not reduce the impact of a monthly decline in the S&P 500® Index. At the end of the 12-month crediting period, the twelve monthly "capped index changes" are added together to produce the annual credited rate. The CAP Rate, guaranteed not to be less than 0.50%, is set on each account allocation anniversary. The current CAP Rate is **3.50%**, meaning that this Account could earn a maximum of **42.00%** if the S&P 500® Index were to increase by at least **3.50%** in each of the 12-months during the crediting period. If the sum of the 12-monthly capped index changes for the 12-month crediting period is less than 0.25%, no additional interest will be credited beyond the 0.25% that had been credited daily throughout the 12-month crediting period.

*This is an illustration only, not an offer, contract, or promise of future policy performance. Coverage is subject to the terms and conditions of the policy.
This illustration is not valid without all 25 pages.*

Summary of CoveragesPrepared for:
Jane SmithProduct: **F&G Pathsetter**
State: **KS**
Female, Age 37, Preferred NontobaccoFace Amount: **\$1,441,937**
Death Benefit Option: **A (Level)**
Initial Premium: **\$60,000.00 Annual**
Riders: **OPR CIR TIR CHR**

For the **Barclays Trailblazer Sectors 5 Annual Point to Point with a Spread and a PAR Account with 1% Bonus**, interest is credited daily at a rate of 0.25% in all policy years. After the first policy year, an additional 1.00% interest will be credited daily if the current rate for the Fixed Rate Account is greater than 0.25%. Additional interest is calculated by multiplying the end of crediting period Account Value by the percentage change in the Barclays Trailblazer Sectors 5 Index over the same period of time, subject to a Spread Rate, a Participation Rate and a minimum rate of 0.25%, less the 0.25% that had been credited throughout the 12-month crediting period. The Spread Rate and Participation Rate are set on each monthly account allocation date and will be applied in the calculation of the interest credit at the end of the 12-month period. The current Spread Rate is **0.00%** and the current Participation Rate is **145%** meaning that this Account would earn interest equal to the corresponding change in the Barclays Trailblazer Sectors 5 Index less the Spread Rate of **0.00%** multiplied by the Participation Rate of **145%**. If Barclays Trailblazer Sectors 5 Index experiences a decline over the 12-month crediting period, no additional interest will be credited beyond the 0.25% in all policy years and additional 1.00% in the policy years after the first policy year if the current rate for the Fixed Rate Account is greater than 0.25%, that had been credited daily throughout the 12-month crediting period. It is important to note that when the declared Participation Rate is greater than 100% and the Index Change percentage at the end of the Index Crediting Period is zero or negative, no index interest credits will be applied to the Account Value. 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.

*This is an illustration only, not an offer, contract, or promise of future policy performance. Coverage is subject to the terms and conditions of the policy.
This illustration is not valid without all 25 pages.*

Summary of CoveragesPrepared for:
Jane SmithProduct: **F&G Pathsetter**
State: **KS**
Female, Age 37, Preferred NontobaccoFace Amount: **\$1,441,937**
Death Benefit Option: **A (Level)**
Initial Premium: **\$60,000.00 Annual**
Riders: **OPR CIR TIR CHR**

Life Insurance Cost Information				
Year	Net Payment Cost Index at 5%		Surrender Cost Index at 5%	
	Guaranteed	Non-Guaranteed	Guaranteed	Non-Guaranteed
10	23.33	23.33	12.46	2.00
20	14.46	14.46	11.35	-2.86

Projected annual cost indices are based upon assumed interest and current Cost of Insurance rates and are not guaranteed. There are two types of cost indices: 1) Net Payment Cost Index which helps you compare your costs if you don't give up your policy before its coverage ends; 2) Surrender Cost Index which helps you compare the costs between two policies if you give up the policy and take out the Surrender Value.

Favorable Tax Treatment

In order to receive favorable federal tax treatments on distributions (including loans), a life insurance policy must satisfy a 7-Pay Premium limitation during the first seven policy years. A new 7-year limitation will be imposed after certain policy changes. Failure to satisfy this limitation would cause your policy to be considered a Modified Endowment Contract (MEC). Distributions under a MEC are taxable to the extent there is a gain in the contract. In addition, with certain exceptions, there is a non-deductible penalty tax equal to 10% of the taxable distribution, if a policy distribution is made before Age 59 1/2. In any case, a gain in the contract is taxable upon full surrender of the policy. Based on the initial 7-Pay Premium, the premiums illustrated during the first 7 policy years are within the limitation for favorable status.

In order to receive favorable federal income tax treatment on the policy Death Benefit, the premium paid on a life insurance policy must not exceed the maximum Guideline Premium Limitation. The limitation is equal to the greater of (a) the Guideline Single Premium or (b) the cumulative sum of the Guideline Level Premiums paid annually. If the maximum guideline premium limitation is exceeded, the policy will no longer be considered life insurance. The policy owner will be taxed on the gain in the policy each year even if a cash distribution is not made. However, the policy Death Benefit will generally be income tax-free when paid to the beneficiary.

The policy values displayed below reflect the assumptions at the date of issue and do not reflect any policy changes.

Target:	\$14,073.31	GL Single:	\$300,000.11
7-Pay:	\$86,312.10	GL Annual:	\$20,634.57
Monthly Min No-Lapse:	\$586.39		

This is an illustration only, not an offer, contract, or promise of future policy performance. Coverage is subject to the terms and conditions of the policy. This illustration is not valid without all 25 pages.

Summary of Coverages

Prepared for:
Jane Smith

Product: **F&G Pathsetter**
State: **KS**
Female, Age 37, Preferred Nontobacco

Face Amount: **\$1,441,937**
Death Benefit Option: **A (Level)**
Initial Premium: **\$60,000.00 Annual**
Riders: **OPR CIR TIR CHR**

Historical Performance Summary

The index account rates shown in this illustration are subject to a maximum regulatory rate, which is based on the Benchmark Index Account as defined in Actuarial Guideline 49.A. The maximum illustrated increase for all illustrated indices is the supplemental option budget plus the lesser of the 1) Benchmark Index Account average from all of the 25 year rolling periods over the last 65 years when subject to the current CAP rates, PAR rates and Spread rates, and 2) 145% of F&G's portfolio rate less investment expense and default risk.

The following table shows the actual historical index price changes and corresponding hypothetical index account increases using the guaranteed minimum rates and the current index CAP Rates, PAR rates and Spread rates for the most recent 20-year period.

Start Year	End Year	S&P 500® Index	S&P 500® Annual Point to Point 100% PAR with 12.00% CAP	S&P 500® Annual Point to Point 100% PAR w/ 9.00% CAP and 1% Bonus	S&P 500® Annual Point to Point 140% PAR with 9.50% CAP	S&P 500® Monthly Point to Point with 3.50 % CAP	Barclays Trailblazer Sectors 5 Index	Barclays Annual Point to Point 145% PAR with 0.00% Spread and 1% Bonus
12/15/2002	12/15/2003	17.32%	12.00%	9.00%	9.50%	10.80%	N/A	N/A
12/15/2003	12/15/2004	12.89%	12.00%	9.00%	9.50%	5.96%	N/A	N/A
12/15/2004	12/15/2005	5.41%	5.41%	5.41%	7.57%	5.64%	0.18%	0.26%
12/15/2005	12/15/2006	12.29%	12.00%	9.00%	9.50%	11.05%	4.39%	6.37%
12/15/2006	12/15/2007	1.32%	1.32%	1.32%	1.85%	0.25%	-0.51%	0.25%
12/15/2007	12/15/2008	-39.93%	0.25%	0.25%	0.25%	0.25%	-5.60%	0.25%
12/15/2008	12/15/2009	27.56%	12.00%	9.00%	9.50%	9.21%	2.66%	3.86%
12/15/2009	12/15/2010	11.49%	11.49%	9.00%	9.50%	6.56%	7.42%	10.76%
12/15/2010	12/15/2011	-1.58%	0.25%	0.25%	0.25%	0.25%	10.28%	14.91%
12/15/2011	12/15/2012	17.65%	12.00%	9.00%	9.50%	10.06%	9.01%	13.06%
12/15/2012	12/15/2013	24.90%	12.00%	9.00%	9.50%	17.08%	6.02%	8.74%
12/15/2013	12/15/2014	11.37%	11.37%	9.00%	9.50%	5.42%	14.31%	20.75%
12/15/2014	12/15/2015	2.70%	2.70%	2.70%	3.78%	1.16%	-3.97%	0.25%
12/15/2015	12/15/2016	10.70%	10.70%	9.00%	9.50%	7.03%	7.06%	10.24%
12/15/2016	12/15/2017	18.29%	12.00%	9.00%	9.50%	16.13%	12.30%	17.84%
12/15/2017	12/15/2018	-4.85%	0.25%	0.25%	0.25%	0.25%	-7.53%	0.25%
12/15/2018	12/15/2019	25.35%	12.00%	9.00%	9.50%	17.31%	15.78%	22.89%
12/15/2019	12/15/2020	15.77%	12.00%	9.00%	9.50%	1.56%	-0.11%	0.25%
12/15/2020	12/15/2021	27.48%	12.00%	9.00%	9.50%	21.05%	3.09%	4.49%
12/15/2021	12/15/2022	-17.29%	0.25%	0.25%	0.25%	0.25%	-7.03%	0.25%
10 Year Average		10.54%	8.41%	6.55%	7.01%	8.44%	3.67%	8.26%
20 Year Average		7.54%	8.08%	6.30%	6.81%	7.17%	N/A	N/A

*This is an illustration only, not an offer, contract, or promise of future policy performance. Coverage is subject to the terms and conditions of the policy.
This illustration is not valid without all 25 pages.*

Summary of Coverages

Prepared for:
Jane Smith

Product: **F&G Pathsetter**
 State: **KS**
Female, Age 37, Preferred Nontobacco

Face Amount: **\$1,441,937**
 Death Benefit Option: **A (Level)**
 Initial Premium: **\$60,000.00 Annual**
 Riders: **OPR CIR TIR CHR**

Charges & Expense

Non-Guaranteed Assumptions Current Interest of 6.62% End of Year

Age	Year	Planned Premium Outlay	Premium Expense Charge	Cost of Insurance	Expense Charge	Rider Cost of Insurance	Interest Earned	Account Value	Surrender Value	Net Death Benefit
38	1	60,000	5,400	183	3,251	0	232	51,397	37,323	1,441,937
39	2	60,000	5,400	231	3,251	0	4,694	107,209	93,839	1,441,937
40	3	60,000	5,400	277	3,251	0	8,991	167,272	154,606	1,441,937
41	4	60,000	5,400	333	3,251	0	13,615	231,903	219,941	1,441,937
42	5	60,000	5,400	387	3,251	0	18,591	301,456	290,198	1,441,937
43	6	0	0	466	3,251	0	23,166	320,905	310,350	1,441,937
44	7	0	0	542	3,251	0	24,662	341,773	331,922	1,441,937
45	8	0	0	628	3,251	0	26,268	364,162	355,015	1,441,937
46	9	0	0	714	3,251	0	27,991	388,188	379,744	1,441,937
47	10	0	0	813	3,251	0	29,840	413,963	406,223	1,441,937
		300,000								
48	11	0	0	893	598	0	32,954	445,426	438,389	1,441,937
49	12	0	0	991	598	0	35,459	479,295	473,666	1,441,937
50	13	0	0	1,089	598	0	38,156	515,763	511,541	1,441,937
51	14	0	0	1,184	598	0	41,059	555,040	552,225	1,441,937
52	15	0	0	1,279	598	0	44,186	597,350	595,942	1,441,937
53	16	0	0	1,362	108	0	47,562	643,442	643,442	1,441,937
54	17	0	0	1,441	108	0	51,232	693,125	693,125	1,441,937
55	18	0	0	1,499	108	0	55,189	746,706	746,706	1,441,937
56	19	0	0	1,541	108	0	59,456	804,514	804,514	1,441,937
57	20	0	0	1,549	108	0	64,061	866,918	866,918	1,441,937
		300,000								
58	21	0	0	1,492	108	0	69,032	934,350	934,350	1,441,937
59	22	0	0	1,391	108	0	74,405	1,007,256	1,007,256	1,441,937
60	23	0	0	1,253	108	0	80,214	1,086,109	1,086,109	1,455,386
61	24	0	0	1,274	108	0	86,496	1,171,223	1,171,223	1,522,589
62	25	0	0	1,393	108	0	93,275	1,262,996	1,262,996	1,616,635
63	26	0	0	1,529	108	0	100,583	1,361,942	1,361,942	1,716,047
64	27	0	0	1,677	108	0	108,463	1,468,620	1,468,620	1,821,089
65	28	0	0	1,820	108	0	120,637	1,587,329	1,420,937	1,770,150
66	29	0	0	1,959	108	0	128,068	1,713,330	1,372,228	1,714,894
67	30	0	0	2,195	108	0	135,978	1,847,005	1,322,456	1,673,387
		300,000								
68	31	0	0	2,447	108	0	144,393	1,988,844	1,271,676	1,629,668
69	32	0	0	2,720	108	0	153,346	2,139,362	1,219,945	1,583,636
70	33	0	0	3,027	108	0	162,873	2,299,100	1,167,321	1,535,177
71	34	0	0	3,370	108	0	173,011	2,468,634	1,113,874	1,484,169
72	35	0	0	3,436	108	0	183,804	2,648,895	1,060,005	1,404,362

This is an illustration only, not an offer, contract, or promise of future policy performance. Coverage is subject to the terms and conditions of the policy. This illustration is not valid without all 25 pages.

Summary of Coverages

Prepared for:
Jane Smith

Product: **F&G Pathsetter**
State: **KS**
Female, Age 37, Preferred Nontobacco

Face Amount: **\$1,441,937**
Death Benefit Option: **A (Level)**
Initial Premium: **\$60,000.00 Annual**
Riders: **OPR CIR TIR CHR**

Charges & Expense

Non-Guaranteed Assumptions Current Interest of 6.62% End of Year

Age	Year	Planned Premium Outlay	Premium Expense Charge	Cost of Insurance	Expense Charge	Rider Cost of Insurance	Interest Earned	Account Value	Surrender Value	Net Death Benefit
73	36	0	0	3,424	108	0	195,317	2,840,680	1,005,955	1,318,430
74	37	0	0	3,294	108	0	207,608	3,044,886	952,033	1,226,072
75	38	0	0	3,012	108	0	220,740	3,262,505	898,618	1,126,994
76	39	0	0	2,532	108	0	234,786	3,494,652	846,179	1,020,911
77	40	0	0	2,977	108	0	249,813	3,741,380	794,092	981,161
		300,000								
78	41	0	0	3,499	108	0	265,827	4,003,599	742,555	942,735
79	42	0	0	4,114	108	0	282,892	4,282,269	691,782	905,895
80	43	0	0	4,827	108	0	301,076	4,578,409	642,006	870,927
81	44	0	0	5,669	108	0	320,449	4,893,081	593,466	838,120
82	45	0	0	6,813	108	0	341,084	5,227,244	546,257	807,620
83	46	0	0	8,188	108	0	363,048	5,581,996	500,569	779,668
84	47	0	0	9,704	108	0	386,418	5,958,602	456,712	754,642
85	48	0	0	11,490	108	0	411,282	6,358,287	414,910	732,825
86	49	0	0	13,623	108	0	437,725	6,782,280	375,344	714,458
87	50	0	0	16,860	108	0	465,820	7,231,132	337,458	699,014
		300,000								
88	51	0	0	21,489	108	0	495,596	7,705,131	300,381	685,638
89	52	0	0	27,050	108	0	527,066	8,205,039	263,660	673,912
90	53	0	0	33,758	108	0	560,275	8,731,448	226,609	663,181
91	54	0	0	35,916	108	0	595,328	9,290,752	194,280	658,817
92	55	0	0	30,579	108	0	632,759	9,892,824	175,137	570,850
93	56	0	0	24,427	108	0	673,248	10,541,537	171,574	487,821
94	57	0	0	17,358	108	0	717,086	11,241,158	186,306	411,129
95	58	0	0	9,258	108	0	764,597	11,996,389	222,403	342,366
96	59	0	0	0	108	0	816,137	12,812,418	283,341	283,341
97	60	0	0	0	108	0	871,960	13,684,270	362,347	362,347
		300,000								
98	61	0	0	0	108	0	931,770	14,615,932	461,521	461,521
99	62	0	0	0	108	0	995,863	15,611,686	583,164	583,164
100	63	0	0	0	108	0	1,064,555	16,676,133	729,793	729,793
101	64	0	0	0	108	0	1,134,509	17,810,534	1,066,877	1,066,877
102	65	0	0	0	108	0	1,215,178	19,025,604	1,444,764	1,444,764
103	66	0	0	0	108	0	1,301,789	20,327,284	1,867,403	1,867,403
104	67	0	0	0	108	0	1,394,789	21,721,966	2,339,090	2,339,090
105	68	0	0	0	108	0	1,494,664	23,216,522	2,864,502	2,864,502
106	69	0	0	0	108	0	1,601,933	24,818,347	3,448,727	3,448,727
107	70	0	0	0	108	0	1,717,158	26,535,397	4,097,296	4,097,296
		300,000								

This is an illustration only, not an offer, contract, or promise of future policy performance. Coverage is subject to the terms and conditions of the policy. This illustration is not valid without all 25 pages.

Summary of CoveragesPrepared for:
Jane SmithProduct: **F&G Pathsetter**
State: **KS**
Female, Age 37, Preferred NontobaccoFace Amount: **\$1,441,937**
Death Benefit Option: **A (Level)**
Initial Premium: **\$60,000.00 Annual**
Riders: **OPR CIR TIR CHR****Charges & Expense**

Non-Guaranteed Assumptions Current Interest of 6.62% End of Year

Age	Year	Planned Premium Outlay	Premium Expense Charge	Cost of Insurance	Expense Charge	Rider Cost of Insurance	Interest Earned	Account Value	Surrender Value	Net Death Benefit
108	71	0	0	0	108	0	1,840,943	28,376,231	4,816,225	4,816,225
109	72	0	0	0	108	0	1,973,938	30,350,061	5,612,055	5,612,055
110	73	0	0	0	108	0	2,116,845	32,466,798	6,491,891	6,491,891
111	74	0	0	0	108	0	2,270,420	34,737,110	7,463,457	7,463,457
112	75	0	0	0	108	0	2,435,475	37,172,477	8,535,142	8,535,142
113	76	0	0	0	108	0	2,612,890	39,785,259	9,716,057	9,716,057
114	77	0	0	0	108	0	2,803,607	42,588,758	11,016,096	11,016,096
115	78	0	0	0	108	0	3,008,646	45,597,296	12,446,001	12,446,001
116	79	0	0	0	108	0	3,229,103	48,826,291	14,017,432	14,017,432
117	80	0	0	0	108	0	3,466,162	52,292,345	15,743,043	15,743,043
		300,000								
118	81	0	0	0	108	0	3,721,096	56,013,333	17,636,566	17,636,566
119	82	0	0	0	108	0	3,995,280	60,008,505	19,712,900	19,712,900
120	83	0	0	0	108	0	4,290,193	64,298,590	21,988,204	21,988,204

*This is an illustration only, not an offer, contract, or promise of future policy performance. Coverage is subject to the terms and conditions of the policy.
This illustration is not valid without all 25 pages.*

Summary of Coverages

Prepared for:
Jane Smith

Product: **F&G Pathsetter**
 State: **KS**
 Female, Age 37, Preferred Nontobacco

Face Amount: **\$1,441,937**
 Death Benefit Option: **A (Level)**
 Initial Premium: **\$60,000.00 Annual**
 Riders: **OPR CIR TIR CHR**

Charges & Expense

Guaranteed Assumptions Interest of 0.25% End of Year

Age	Year	Planned Premium Outlay	Premium Expense Charge	Cost of Insurance	Expense Charge	Rider Cost of Insurance	Interest Earned	Account Value	Surrender Value	Net Death Benefit
38	1	60,000	7,200	1,280	4,109	0	221	47,631	33,558	1,441,937
39	2	60,000	7,200	1,331	4,109	0	244	95,235	81,866	1,441,937
40	3	60,000	7,200	1,322	4,109	0	363	142,966	130,300	1,441,937
41	4	60,000	7,200	1,286	4,109	0	482	190,853	178,891	1,441,937
42	5	60,000	7,200	1,249	4,109	0	602	238,897	227,639	1,441,937
43	6	0	0	1,254	4,109	0	590	234,124	223,569	1,441,937
44	7	0	0	1,259	4,109	0	578	229,335	219,483	1,441,937
45	8	0	0	1,276	4,109	0	566	224,516	215,368	1,441,937
46	9	0	0	1,305	4,109	0	554	219,655	211,211	1,441,937
47	10	0	0	1,359	4,109	0	542	214,728	206,988	1,441,937
		300,000								
48	11	0	0	1,439	4,109	0	529	209,710	202,673	1,441,937
49	12	0	0	1,531	4,109	0	517	204,586	198,957	1,441,937
50	13	0	0	1,649	4,109	0	504	199,331	195,109	1,441,937
51	14	0	0	1,806	4,109	0	490	193,907	191,092	1,441,937
52	15	0	0	2,001	4,109	0	476	188,273	186,865	1,441,937
53	16	0	0	2,237	4,109	0	462	182,389	182,389	1,441,937
54	17	0	0	2,525	4,109	0	447	176,202	176,202	1,441,937
55	18	0	0	2,842	4,109	0	431	169,682	169,682	1,441,937
56	19	0	0	3,150	4,109	0	414	162,836	162,836	1,441,937
57	20	0	0	3,463	4,109	0	397	155,661	155,661	1,441,937
		300,000								
58	21	0	0	3,766	4,109	0	378	148,164	148,164	1,441,937
59	22	0	0	4,100	4,109	0	359	140,314	140,314	1,441,937
60	23	0	0	4,452	4,109	0	339	132,092	132,092	1,441,937
61	24	0	0	4,861	4,109	0	318	123,440	123,440	1,441,937
62	25	0	0	5,357	4,109	0	296	114,269	114,269	1,441,937
63	26	0	0	5,915	4,109	0	272	104,517	104,517	1,441,937
64	27	0	0	6,564	4,109	0	247	94,091	94,091	1,441,937
65	28	0	0	0	0	0	0	0	0	0

This is an illustration only, not an offer, contract, or promise of future policy performance. Coverage is subject to the terms and conditions of the policy. This illustration is not valid without all 25 pages.

Summary of CoveragesPrepared for:
Jane SmithProduct: **F&G Pathsetter**
State: **KS**
Female, Age 37, Preferred NontobaccoFace Amount: **\$1,441,937**
Death Benefit Option: **A (Level)**
Initial Premium: **\$60,000.00 Annual**
Riders: **OPR CIR TIR CHR**

This supplemental illustration is not a policy contract and must be accompanied by the basic illustration. Refer to the basic illustration for guaranteed elements and other important information. The illustrated values are not guaranteed. This illustration assumes that the currently illustrated, non-guaranteed elements used did not change for all years shown. This is not likely to occur and actual results may be more or less favorable than those shown. Non-guaranteed elements are not guaranteed. This supplemental illustration includes the same premium outlay and non-guaranteed elements used in the basic illustration.

The surrender value IRR is the annual interest rate that each year's cumulative premiums would have to earn in order to accumulate to the surrender value shown at the end of the applicable year. The Death Benefit IRR is the annual interest rate that each year's cumulative premiums would have to earn in order to accumulate to the death benefit shown at the end of the applicable year.

Internal Rate of Return

Based on Non-Guaranteed Assumed Values

Age	Year	Net Planned Premium Outlay	Surrender Value	Surrender Value IRR	Net Death Benefit	Net Death Benefit IRR
38	1	60,000	37,323	-37.79%	1,441,937	2,303.23%
39	2	60,000	93,839	-15.32%	1,441,937	342.77%
40	3	60,000	154,606	-7.41%	1,441,937	148.61%
41	4	60,000	219,941	-3.46%	1,441,937	86.75%
42	5	60,000	290,198	-1.10%	1,441,937	57.89%
43	6	0	310,350	0.85%	1,441,937	43.45%
44	7	0	331,922	2.04%	1,441,937	34.54%
45	8	0	355,015	2.83%	1,441,937	28.57%
46	9	0	379,744	3.41%	1,441,937	24.31%
47	10	0	406,223	3.84%	1,441,937	21.13%
		300.000				
48	11	0	438,389	4.29%	1,441,937	18.67%
49	12	0	473,666	4.65%	1,441,937	16.72%
50	13	0	511,541	4.95%	1,441,937	15.13%
51	14	0	552,225	5.19%	1,441,937	13.82%
52	15	0	595,942	5.40%	1,441,937	12.71%
53	16	0	643,442	5.58%	1,441,937	11.77%
54	17	0	693,125	5.72%	1,441,937	10.95%
55	18	0	746,706	5.84%	1,441,937	10.25%
56	19	0	804,514	5.95%	1,441,937	9.62%
57	20	0	866,918	6.05%	1,441,937	9.07%
		300.000				
58	21	0	934,350	6.14%	1,441,937	8.58%
59	22	0	1,007,256	6.22%	1,441,937	8.13%
60	23	0	1,086,109	6.30%	1,455,386	7.78%
61	24	0	1,171,223	6.37%	1,522,589	7.64%
62	25	0	1,262,996	6.43%	1,616,635	7.57%
63	26	0	1,361,942	6.49%	1,716,047	7.51%
64	27	0	1,468,620	6.54%	1,821,089	7.46%
65	28	(162,036)	1,420,937	6.62%	1,770,150	7.43%
66	29	(162,036)	1,372,228	6.69%	1,714,894	7.41%
67	30	(162,036)	1,322,456	6.75%	1,673,387	7.42%
		300.000				
68	31	(162,036)	1,271,676	6.81%	1,629,668	7.43%
69	32	(162,036)	1,219,945	6.87%	1,583,636	7.44%
70	33	(162,036)	1,167,321	6.93%	1,535,177	7.45%
71	34	(162,036)	1,113,874	6.98%	1,484,169	7.46%
72	35	(162,036)	1,060,005	7.04%	1,404,362	7.44%

This is an illustration only, not an offer, contract, or promise of future policy performance. Coverage is subject to the terms and conditions of the policy. This illustration is not valid without all 25 pages.

Summary of Coverages

Prepared for:
Jane Smith

Product: **F&G Pathsetter**
 State: **KS**
Female, Age 37, Preferred Nontobacco

Face Amount: **\$1,441,937**
 Death Benefit Option: **A (Level)**
 Initial Premium: **\$60,000.00 Annual**
 Riders: **OPR CIR TIR CHR**

This supplemental illustration is not a policy contract and must be accompanied by the basic illustration. Refer to the basic illustration for guaranteed elements and other important information. The illustrated values are not guaranteed. This illustration assumes that the currently illustrated, non-guaranteed elements used did not change for all years shown. This is not likely to occur and actual results may be more or less favorable than those shown. Non-guaranteed elements are not guaranteed. This supplemental illustration includes the same premium outlay and non-guaranteed elements used in the basic illustration.

The surrender value IRR is the annual interest rate that each year's cumulative premiums would have to earn in order to accumulate to the surrender value shown at the end of the applicable year. The Death Benefit IRR is the annual interest rate that each year's cumulative premiums would have to earn in order to accumulate to the death benefit shown at the end of the applicable year.

Internal Rate of Return
Based on Non-Guaranteed Assumed Values

Age	Year	Net Planned Premium Outlay	Surrender Value	Surrender Value IRR	Net Death Benefit	Net Death Benefit IRR
73	36	(162,036)	1,005,955	7.09%	1,318,430	7.42%
74	37	(162,036)	952,033	7.14%	1,226,072	7.41%
75	38	(162,036)	898,618	7.19%	1,126,994	7.39%
76	39	(162,036)	846,179	7.24%	1,020,911	7.38%
77	40	(162,036)	794,092	7.28%	981,161	7.43%
		300.000				
78	41	(162,036)	742,555	7.33%	942,735	7.47%
79	42	(162,036)	691,782	7.38%	905,895	7.51%
80	43	(162,036)	642,006	7.42%	870,927	7.55%
81	44	(162,036)	593,466	7.46%	838,120	7.59%
82	45	(162,036)	546,257	7.50%	807,620	7.62%
83	46	(162,036)	500,569	7.54%	779,668	7.66%
84	47	(162,036)	456,712	7.58%	754,642	7.69%
85	48	(162,036)	414,910	7.61%	732,825	7.73%
86	49	(162,036)	375,344	7.65%	714,458	7.76%
87	50	(162,036)	337,458	7.68%	699,014	7.79%
		300.000				
88	51	(162,036)	300,381	7.71%	685,638	7.82%
89	52	(162,036)	263,660	7.74%	673,912	7.84%
90	53	(162,036)	226,609	7.77%	663,181	7.87%
91	54	(162,036)	194,280	7.80%	658,817	7.89%
92	55	(162,036)	175,137	7.82%	650,850	7.90%
93	56	(162,036)	171,574	7.85%	647,821	7.91%
94	57	(162,036)	186,306	7.88%	641,129	7.92%
95	58	(162,036)	222,403	7.91%	642,366	7.93%
96	59	(162,036)	283,341	7.94%	643,341	7.94%
97	60	(162,036)	362,347	7.97%	643,347	7.97%
		300.000				
98	61	(162,036)	461,521	7.99%	641,521	7.99%
99	62	(162,036)	583,164	8.02%	643,164	8.02%
100	63	(162,036)	729,793	8.04%	729,793	8.04%
101	64	0	1,066,877	8.07%	1,066,877	8.07%
102	65	0	1,444,764	8.09%	1,444,764	8.09%
103	66	0	1,867,403	8.11%	1,867,403	8.11%
104	67	0	2,339,090	8.13%	2,339,090	8.13%
105	68	0	2,864,502	8.15%	2,864,502	8.15%
106	69	0	3,448,727	8.17%	3,448,727	8.17%
107	70	0	4,097,296	8.18%	4,097,296	8.18%
		300.000				

This is an illustration only, not an offer, contract, or promise of future policy performance. Coverage is subject to the terms and conditions of the policy. This illustration is not valid without all 25 pages.

Summary of CoveragesPrepared for:
Jane SmithProduct: **F&G Pathsetter**
State: **KS**
Female, Age 37, Preferred NontobaccoFace Amount: **\$1,441,937**
Death Benefit Option: **A (Level)**
Initial Premium: **\$60,000.00 Annual**
Riders: **OPR CIR TIR CHR**

This supplemental illustration is not a policy contract and must be accompanied by the basic illustration. Refer to the basic illustration for guaranteed elements and other important information. The illustrated values are not guaranteed. This illustration assumes that the currently illustrated, non-guaranteed elements used did not change for all years shown. This is not likely to occur and actual results may be more or less favorable than those shown. Non-guaranteed elements are not guaranteed. This supplemental illustration includes the same premium outlay and non-guaranteed elements used in the basic illustration.

The surrender value IRR is the annual interest rate that each year's cumulative premiums would have to earn in order to accumulate to the surrender value shown at the end of the applicable year. The Death Benefit IRR is the annual interest rate that each year's cumulative premiums would have to earn in order to accumulate to the death benefit shown at the end of the applicable year.

Internal Rate of Return*Based on Non-Guaranteed Assumed Values*

Age	Year	Net Planned Premium Outlay	Surrender Value	Surrender Value IRR	Net Death Benefit	Net Death Benefit IRR
108	71	0	4,816,225	8.20%	4,816,225	8.20%
109	72	0	5,612,055	8.21%	5,612,055	8.21%
110	73	0	6,491,891	8.23%	6,491,891	8.23%
111	74	0	7,463,457	8.24%	7,463,457	8.24%
112	75	0	8,535,142	8.25%	8,535,142	8.25%
113	76	0	9,716,057	8.27%	9,716,057	8.27%
114	77	0	11,016,096	8.28%	11,016,096	8.28%
115	78	0	12,446,001	8.29%	12,446,001	8.29%
116	79	0	14,017,432	8.30%	14,017,432	8.30%
117	80	0	15,743,043	8.31%	15,743,043	8.31%
		300.000				
118	81	0	17,636,566	8.32%	17,636,566	8.32%
119	82	0	19,712,900	8.33%	19,712,900	8.33%
120	83	0	21,988,204	8.34%	21,988,204	8.34%

This is an illustration only, not an offer, contract, or promise of future policy performance. Coverage is subject to the terms and conditions of the policy. This illustration is not valid without all 25 pages.

Summary of Coverages

Prepared for:
Jane Smith

Product: **F&G Pathsetter**
State: **KS**
Female, Age 37, Preferred Nontobacco

Face Amount: **\$1,441,937**
Death Benefit Option: **A (Level)**
Initial Premium: **\$60,000.00 Annual**
Riders: **OPR CIR TIR CHR**

Wealth Transfer

Life Insurance

Tax-Free Death Benefit
Initial Face Amount: \$1,441,937

Cash Value Accumulation

Tax-Deferred Accumulation

Policy has the potential to accumulate tax-deferred cash value that may provide tax-free income distributions through the use of policy loans and withdrawals for retirement income, college expenses or help with life's emergencies.¹

At Age 70: \$1,167,321 At Age 90: \$226,609²

Living Benefits

Accelerated Death Benefits for: Critical Illness Rider Chronic Illness Rider Terminal Illness Rider

Critical Illness Amount available at age 70 (Minor): \$500,000
Chronic Illness Amount available at age 70: \$291,830
Terminal Illness Amount available at age 70: \$800,000

The use of one benefit may reduce or eliminate other policy and rider benefits

Supplemental Riders

Added Benefits

- Included Rider
- OPR - Overloan Protection Rider
- Optional Riders ³
- STR - Spousal Term Rider
 - LTR - Primary Insured Level Term Life Insurance Rider
 - CTR - Child Term Rider
 - WMD - Waiver of Monthly Deduction
 - WSP - Waiver of Specified Premium
 - ABR - Accidental Benefit Rider

Please refer to the basic illustration for guaranteed elements and other information.

¹ IRC §101(a)(1). There are some exceptions to this rule. Please consult a qualified tax professional for advice concerning your individual situation. Policy loans and withdrawals reduce the policy's cash value and death benefit and may result in a taxable event. Withdrawals up to basis paid into the contract and loans thereafter will not create an immediate taxable event, but substantial tax ramifications could result upon contract lapse or surrender. Surrender charges will reduce the policy's cash values in early years. Policy loans and withdrawals reduce the policy's cash value and death benefit and may result in a taxable event.

² These values assume current charges and interest. Benefits and values are not guaranteed. The assumptions on which they are based, are subject to change by the insurer and actual results may be more or less favorable than those shown.

³ Riders are optional and may require additional premium. Only one Waiver is allowed on the policy.

This presentation is not valid unless accompanied by a complete insurance company illustration. Please see the Ledger for guaranteed values and other important information.

This is an illustration only, not an offer, contract, or promise of future policy performance. Coverage is subject to the terms and conditions of the policy. This illustration is not valid without all 25 pages.

Summary of CoveragesPrepared for:
Jane SmithProduct: **F&G Pathsetter**
State: **KS**
Female, Age 37, Preferred NontobaccoFace Amount: **\$1,441,937**
Death Benefit Option: **A (Level)**
Initial Premium: **\$60,000.00 Annual**
Riders: **OPR CIR TIR CHR****The Accelerated Benefit Riders (ABR)¹ offer you flexibility to access your death benefit if you have a qualifying Terminal, Chronic, or Critical Illness.² The non-guaranteed projected values are based on Jane Smith.****Terminal Illness**As an example, if the full, available death benefit is accelerated, the discounted benefit for Jane Smith would be about **\$800,000** at age 70.**Chronic Illness**

The table for the rider demonstrates if the available annual death benefit is accelerated, the discounted chronic illness benefit will be the amount shown.

Attained Age	40	50	60	70	80
Chronic Illness Discounted Benefit	167,170	224,840	272,410	291,830	160,502

Critical Illness

The table below projects the approximate net amount paid if the full available death benefit is accelerated through the Critical Illness Rider.

Attained Age	Category 1 Minor	Category 2 Moderate	Category 3 Severe	Category 4 Critical
40	150,000	348,558	532,435	726,908
50	300,000	434,465	596,626	766,273
60	400,000	550,000	650,000	793,540
70	500,000	600,000	700,000	786,515
80	544,778	586,684	628,590	642,006

The use of one benefit may reduce or eliminate other policy and rider benefits.

The sample benefits shown assume current accelerated benefits mortality tables, projected illustrated rate of 6.62% and an acceleration discount rate of 5.14%. The benefits and values shown above are not guaranteed. The assumptions on which they are based are subject to change by the insurer. Actual results may be more or less favorable. This presentation is not valid unless accompanied by a complete insurance company illustration.

¹ Accelerated Benefit Riders are included, available with no additional premium, and may not be available in all states. Please refer to the Narrative Summary for details regarding the Accelerated Benefit Riders available in the state selected for this presentation.² The Terminal, Chronic and Critical Illness riders are not available on policies approved with an underwriting rating greater than Table 4. The Terminal Illness, Chronic Illness and Critical Illness riders are not available on any policies having temporary or permanent flat extra rating charges.*This is an illustration only, not an offer, contract, or promise of future policy performance. Coverage is subject to the terms and conditions of the policy. This illustration is not valid without all 25 pages.*

Client Input Summary

Company: F&G Annuities & Life

April 14, 2023

Product: F&G Pathsetter

Insured

Client Name	Jane Smith
Sex	Female
Age Last Birthday	37
Class	Preferred Nonsmoker
Temporary Flat Extra	1 to 58 - 0
Permanent Flat Extra	0
State of Issue	Kansas

Solve For

Solve For	Face Solve
Face Solve Option	Minimum Non-MEC
Premium Amount	1 to 5 - 60,000 6 to 83 - 0
Reduce Death Benefit to Minimum	N

Interest Crediting Options

	Allocation
S&P 500 Annual Point to Point 100% PAR	0
S&P 500 Annual Point to Point 140% PAR	0
S&P 500 Monthly Point to Point	0
S&P 500 Annual Point to Point 100% PAR w/ 1% Bonus	0
Barclays Trailblazer Sectors 5 Annual PTP w/ 1% Bonus	100
Fixed Account	0
Combined	100%
Illustrative Rate	IllustrativeRate
S&P 500 Annual Point to Point 100% PAR	Current
S&P 500 Annual Point to Point 140% PAR	Current
S&P 500 Monthly Point to Point	Current
S&P 500 Annual Point to Point 100% PAR w/ 1% Bonus	Current
Barclays Trailblazer Sectors 5 Annual PTP w/ 1% Bonus	Current
Fixed Account	Current
Maximum Illustrative Rate	MaximumIllustrativeRate
S&P 500 Annual Point to Point 100% PAR	7.16
S&P 500 Annual Point to Point 140% PAR	6.40
S&P 500 Monthly Point to Point	6.27
S&P 500 Annual Point to Point 100% PAR w/ 1% Bonus	5.83
Barclays Trailblazer Sectors 5 Annual PTP w/ 1% Bonus	6.62
Fixed Account	4.75
Current CAP/Spread Rate	CurrentCAP/SpreadRate
S&P 500 Annual Point to Point 100% PAR	12.00
S&P 500 Annual Point to Point 140% PAR	9.50
S&P 500 Monthly Point to Point	3.50
S&P 500 Annual Point to Point 100% PAR w/ 1% Bonus	9.00
Barclays Trailblazer Sectors 5 Annual PTP w/ 1% Bonus	0.00

Client Input Summary

Company: F&G Annuities & Life

April 14, 2023

Product: F&G Pathsetter

Interest Crediting Options

Fixed Account

N/A

Disbursements

Disbursements	Y
Disbursement Option	Loan
Disbursement Amount	2 to 27 - 0 28 to 63 - Solve 64 to 83 - 0
Target Surrender Value	1,000
Target Age	100
Loan Type	Variable Loan
Variable Loan Rate	5.00
Pay Loan Interest	Borrow from Policy
Disbursement Mode	Monthly

Policy Options

Death Benefit Option	1 to 83 - Level (Option A)
Premium Mode	Annual
External 1035 Exchange Amount	0
Internal 1035 Exchange Amount	0
Lump Sum	0

Policy Riders

Policy Riders	Y
Terminal Illness Rider	Y
Critical Illness Rider	Y
Chronic Illness Rider	Y
Waiver of Monthly Deductions Rider	N
Waiver of Specified Premium Rider	N
Children's Term Rider	N
Accidental Death Benefit Rider	N
Level Term Rider	N
Spouse Term Rider	N

Reports

Reports	Y
Living Benefits Supplemental Report	Y
Monthly Charges and Expense Report	Y
IRR Report	Y
Loan Report	N
Input Summary Report	N

Agent Info

Agent Name

Corbin Lindsey

Client Input Summary

Company: F&G Annuities & Life

April 14, 2023

Product: F&G Pathsetter

Agent Info

Agent Company	Birdseye Financial, Inc.
Agent Street Address	136 Hillside Drive East
Agent City	Burleson
Agent State	Texas
Agent Zip Code	76028
Agent Phone Number	360-722-7889
Agent Email	corbin@birdseyefinancial.com

Concept

Concept	None
---------	------