

HomeCertain Agent Highlights

HomeCertain is a term life insurance product designed for clients who want to protect their home and family's future by providing a death benefit that can be used to pay off a mortgage or other debt, in the event of death, and help provide a stream of income that can be used to pay mortgage or any other payments in the event of disability or critical illness. HomeCertain offers a variety of attractive features, including the ability to refund all premiums, and a free Accidental Death Benefit rider.

TERM PERIODS:

10, 15, 20, 25 and 30 Year

ISSUE AGES: (AGE LAST BIRTHDAY)

	LEVEL*	
	Guarantees	
	5 Year	Full Term
10 – year:	20 – 60	20 - 60
15 – year:	20 – 70	20 - 65
20 – year:	20 – 55	20 - 55
25 – year:	20 – 50	20 - 50
30 – year:	20 – 65**	20 - 50

* Decreasing term available. Refer to product guide for information.

** 15 year guarantee

MINIMUM FACE AMOUNT:

\$25,000

PREMIUM CLASS:

Smoker - cigarette use only in the last 12 months
 Nonsmoker - including pipe, cigar, chew tobacco

RIDERS***:

Return of Premium
 Other Insured
 Disability Income
 Disability Income (accident only)
 Critical Illness
 Ultimate Income
 Extended Premium Guarantee
 Waiver of Premium
 Children's Level Term
 Accidental Death Benefit
 (50% of face amount not to exceed \$125,000)
 Unemployment Protection

RENEWABLE:

After initial term period, coverage may be continued at annual renewable rates to age 95.

CONVERTIBLE:

Convertible until no later than the earlier of the coverage anniversary when the insured is age 70 or the end of the initial coverage term, to a permanent life policy.

PREMIUM MODES:

Annual
 Semi-Annual (annual x .51)
 Quarterly (annual x .26)
 Monthly Bank Draft (annual x .09)
 Bi-weekly (annual x .041)

POLICY FEE:

\$60 annually, fully commissionable. No additional fee for additional insureds

UNDERWRITING REQUIREMENTS:

See HomeCertain underwriting guidelines.

FORMS REQUIRED FOR SUBMISSION†:

Fidelity and Guaranty Life application
 (Question 11 must be answered)
 HIPPA form
 Fidelity and Guaranty Life HIV Form
 Replacement form (if necessary)
 Applicable supplemental questionnaire forms

RATES:

Software available on **SalesLink**.

Note: Agent needs home office pre-approval to sell HomeCertain.

***Not all riders are available in all states. Check state availability grid on **SalesLink**.

†All state specific forms and applications are available on **SalesLink**.

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(continued)

This product is offered on a group or individual basis as determined by state approval.

Individual Policy Form: FGL MLT-U (9-98); FGL MDT-U (10-98); et al.

Certificate Form: FGL MLT-U-C (9-98); FGL MDT-U-C (10-98); et al.

Terms and conditions are set forth in the Group Policy Number: FGL MLT-U-P (9-98); FGL MDT-U-P (10-98); et al, issued to the Trustee of the F&G Life Group Insurance Trust, Wilmington, Delaware. It is subject to the laws of the state in which it is issued. A certificate of coverage will be issued to persons who become insured under the plan.

Comments contained in this brochure reflect our understanding of the current tax law treatment of this type of contract. Since the laws are subject to different interpretations and possible changes in the future, we recommend that clients consult their own tax advisors.

This document is not a legal contract and descriptions of policy provisions are only partial. For exact terms and conditions, please refer to the policy. The policy, riders and/or certain features of the policy and riders may not be available in all states.

Policies are issued by Fidelity and Guaranty Life Insurance Company, Baltimore, Maryland.

About Fidelity and Guaranty Life Insurance Company

As the largest of the Old Mutual Financial Network brands, Fidelity and Guaranty Life Insurance Company (Fidelity and Guaranty Life) has been providing a diverse portfolio of annuities and life insurance products since 1959. Working with an established group of master general agents, our products are distributed in 49 states, the District of Columbia, and in New York through a wholly owned subsidiary, Fidelity and Guaranty Life of New York.

Old Mutual Financial Network is a part of the Old Mutual group of companies. Founded in 1845, Old Mutual plc maintains its primary listing on the London Stock Exchange (LSE: OML) and they rank as a Fortune Global 500 company and FTSE 100 financial services group. Working through its network of established insurance companies (Fidelity and Guaranty Life, Americom Life and Annuity and Fidelity and Guaranty Life of New York) Old Mutual Financial Network is committed to delivering innovative and balanced financial solutions.

Consider all the facts, then make your own decision.

Fidelity and Guaranty Life offers term life insurance products with different product features, benefits, and charges, including different term durations, issue ages, guaranteed premium periods, and underwriting classifications.

For all of the details about the dynamic HomeCertain from Fidelity and Guaranty Life, contact your licensed sales representative today, email us at contact-us@omfn.com, or visit us on the World Wide Web at www.omfn.com.

Of course, as with any other insurance product, when you select a life insurance policy, you must carefully consider your own financial situation and the many alternatives available to you. No single life insurance product design may have all of the features you find desirable. Therefore, it is important to understand the features available so that you can make the best decision for you and your family.

Not a deposit • Not FDIC insured • Not insured by any Federal Government Agency • Not guaranteed by a financial institution (such as a bank, savings association, or credit union) • The financial institution may not condition an extension of credit on the consumer's purchase of an insurance product or an annuity from the financial institution or any of its affiliates. The consumer is free to purchase the insurance product or annuity from another source.