

HomeCertainSM Client Profile

HomeCertainSM is a level or decreasing term life insurance policy [FGL MLT-U (9-98), FGL MDT-U [10-98], FGL MLT-P-U [9-98], FGL MDT-P-U (10-98)] issued by Fidelity and Guaranty Life Insurance Company, Baltimore, MD.

Client Personal Information

Name: _____
 Sex: M F Smoker: Y N Date of Birth: _____
 Mortgage Balance: _____

Other Insured _____
 Sex: M F Smoker*: Y N Date of Birth: _____
 Monthly Mortgage Payment: _____
 I Choose Protection Option: Level Decreasing
 I Choose Benefit Option: 1 2 3 4

HomeCertain

Benefits

- Income Tax-Free Death Benefit up to \$_____ paid to your family
- Accidental Death Benefit (50% of the face amount, up to \$125,000)
- Unemployment Rider (where available)
- _____

OPTION #1

 Monthly Premium

HomeCertain with Money Back

Benefits

- Income Tax-Free Death Benefit
- Accidental Death Benefit (50% of the face amount, up to \$125,000)
- Unemployment Rider (where available)
- Refund of all Premium \$_____ approximate refund based on ____ year plan
- _____

OPTION #2

 Monthly Premium

HomeCertain with Your Money Back & Disability Protection

Benefits

- Income Tax-Free Death Benefit
- Accidental Death Benefit (50% of the face amount, up to \$125,000)
- Unemployment Rider (where available)
- Refund of all Premium
- Disability Protection Rider – up to \$_____ in potential benefits
- _____

OPTION #3

 Monthly Premium

HomeCertain with Your Money Back, Disability & Critical Illness Protection

Benefits

- Income Tax-Free Death Benefit
- Accidental Death Benefit (50% of the face amount, up to \$125,000)
- Unemployment Rider (where available)
- Refund of all Premium
- Disability Protection Rider – up to \$_____ in potential benefits
- Critical Illness Rider (12-24 months of mortgage payment coverage suggested)
 \$_____ lump sum amount
- _____

OPTION #4

 Monthly Premium

Other HomeCertain Benefits Available

- Extended Premium Guarantee Option
- Ultimate Income Rider (Provides initial death benefit, then income, then a final death benefit.)
- Waiver of Premium Rider (After initial waiting period, waives policy premiums during disability.)
- Additional Accidental Death Benefit Coverage (Additional coverage can be purchased up to 100% of the face value or \$250,000, whichever is less.)**
- Child's Rider (Provides basic insurance for your children.)

*Smoker rates apply when someone smokes or has smoked cigarettes in the past 12 months. Non-smoker rates apply to pipe or cigar smokers or to those who chew tobacco.

**Not available until first quarter 2002.

Note: Fidelity and Guaranty Life offers a choice of payment modes. Payment modes other than annual result in higher premiums being paid.