

HomeCertain can protect your family by...

paying a death benefit that can help pay off your mortgage if you die.

refunding all of your premiums if you live.

providing income to help make mortgage payments if you become disabled or critically ill.

This product is offered on an individual basis as determined by state approval.

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

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.

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.

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.



HomeCertain[®]

Insurance if You Need it – Assurance if You Don't

Consumer Brochure

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.

FIDELITY AND GUARANTY LIFE INSURANCE COMPANY

ADLF 3074 (05-2000)

TX Rev. 01-2004

If you die, become disabled, or are diagnosed with a critical illness, will your family's home be protected?

HomeCertain® Term Life Insurance offers both protection and flexibility when protecting your home and your family's future. HomeCertain can pay off the mortgage if you die, refund premium payments if you live, and provide you with the income to make mortgage payments if you become disabled or critically ill! And, with the free Accidental Death Benefit Rider, an additional 50% of HomeCertain's face amount is paid,* in the event of certain accident-related deaths.

What if I die?

If you die, HomeCertain can help pay off your mortgage. This peace of mind means that your family may keep their home – and their way of life – in the event you die.

What if I live?

With the optional Money Back Rider, all of the premiums you pay will be refunded to you at the end of the coverage period. And – if you cancel before the original termination date – you may receive part of your premiums back! You essentially pay nothing for the protection you don't use!**

What if I become disabled?

The optional Disability Income Rider provides a monthly benefit roughly equal to your mortgage payment each month for up to 24 months after the insured has been disabled for 90 days.***

What if I am diagnosed with a critical illness?

The optional Critical Illness Rider[†] provides for a lump sum payment if the insured is diagnosed with a cov-

ered critical illness. It is suggested that the benefit amount purchased be roughly equal to 12-24 months of mortgage payments; however, the benefit amount purchased can be up to 100% of the HomeCertain face amount.** This ensures there is money available in the present to ensure that the quality of your life is not severely altered.

What if I become unemployed?

The Unemployment Rider is provided with every HomeCertain purchase, subject to state availability. HomeCertain provides you with peace of mind in the event the insured involuntarily loses his/her job, subject to the rider's terms. Your HomeCertain premium payments may be made for you for up to six months after a one month waiting period. (Not available in California, Illinois, Minnesota, Missouri, Montana, New Hampshire, South Carolina, Tennessee, Virginia, and Vermont.)

What other protection does HomeCertain offer?

The free Accidental Death Benefit Rider allows receipt of an additional death benefit of 50% of the HomeCertain face amount, up to \$125,000, in the event of certain accident-related deaths of the insured.

Additional Accidental Death Benefit coverage may be purchased,[†] but the total cannot exceed the coverage face amount, or \$250,000, whichever is less.

HomeCertain also offers the Ultimate Income Rider that allows you to designate how your death benefit is paid and the Mortgage Co-Holder Rider, which covers the mortgage co-holder with the same valuable HomeCertain protection.

Note: The Child's Rider, the Critical Illness Rider, the Ultimate Income Rider, the Unemployment Rider, the Accidental Death Benefit Rider, and the Waiver of Premium Rider coverages are offered only to the primary insured.

How much does it cost?

HomeCertain is one of the most competitive mortgage protection life insurance products on the market today. There are a variety of options that provide levels of protection that may be tailored just for your needs.

Start protecting your home today!

Fidelity and Guaranty Life offers a choice of payment modes. Note that payment modes other than annual result in higher premiums paid. Contact your HomeCertain representative for an affordable quote based on your individual mortgage.

How can I apply?

Applying for HomeCertain is simple and convenient.

The application is easy to understand, with just a few basic health questions. For most policy amounts there is no medical exam or blood work required.**

*Up to \$125,000.

**Accumulation of premium paid will be reduced by any amount paid under any riders (except co-holder rider) if applicable. No refund is made if the coverage is terminated prior to the end of the 6th coverage year.

***Varies in some states.

+Covered conditions include life-threatening cancer, stroke, renal failure, and major organ transplants. The acceleration of life insurance benefits offered under this rider may or may not qualify for favorable tax treatment under the Internal Revenue Code of 1986. Whether such benefits qualify depends on factors such as your life expectancy at the time benefits are accelerated or whether you use the benefits to pay for necessary long term care expenses, such as nursing home care. If the acceleration of life insurance benefits qualify for favorable tax treatment, the benefits will be excludable from your income and not subject to federal taxation. Tax laws relating to acceleration of life insurance benefits are complex. You are advised to consult with a qualified tax advisor about circumstances under which you could receive acceleration of life insurance benefits excludable from income under federal law.

Receipt of acceleration of life insurance benefits may affect you, your spouse or your family's eligibility for public assistance programs such as Medical Assistance (Medicaid), Aid to Families with Dependent Children (AFDC), Supplementary Social Security Income (SSI), and drug assistance programs. You are advised to consult with a qualified tax advisor and with social service agencies concerning how receipt of such a payment will affect you, your spouse and your family's eligibility for public assistance.

++Certain state availability only allows for a lump sum payment of up to 50%. Full rider benefits cannot exceed \$250,000.

†Not available until first quarter 2002.

††Policy Issuance depends on answers to health questions in the application.

Note: 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.

Please note that all rider benefits may not be available in all states.