



HomeCertainSM

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

Consumer Brochure

What can be used to pay off your mortgage if you die?
HomeCertainSM can.

What can give you all of your premium payments back if you live?
HomeCertain can.

What can give you an Accidental Death Benefit Rider of 50% of the policy face amount up to \$125,000?
HomeCertain can.

What can help make your mortgage payment if you become disabled or critically ill?
HomeCertain can.

Will you die, become disabled, or critically ill before your mortgage is paid off? If this happens, who will pay your mortgage, protecting you or your family from losing your home?
HomeCertain can.

From Fidelity and Guaranty Life, HomeCertain term life insurance is the policy that can be used to pay off your mortgage if you die or, through optional rider coverages, provide income to make your mortgage payment if you become disabled or critically ill. And, should you choose, HomeCertain will pay you back all of your premiums at the end of your coverage term.

HomeCertain Can be Used to Pay Off Your Mortgage if You Die

The basic goal of HomeCertain is to provide a death benefit. This death benefit can help protect your family's future by providing enough money to help your beneficiary pay off your home mortgage balance in the event you die. HomeCertain's benefits will be there when and if you and your family need them.

HomeCertain Can Help Provide Income to Make Your Mortgage Payments if You Become Disabled[†]

Disability Income Rider

If you elect the optional Disability Income Rider, HomeCertain can provide a monthly benefit amount in the event the insured becomes disabled. This amount will be calculated to be "roughly" equal to your mortgage payment and can be paid to you each month for up to two years (24 months). The insured has to be disabled for at least 90 days to begin receiving the disability benefit. The maximum monthly benefit is the lesser of \$1,500 per month, your monthly mortgage payment (including property tax and insurance payments), or 1.5 percent of the life insurance amount.



Disability Income — Accident Rider (level term only)

If you elect the optional Disability Income Rider, HomeCertain can provide a monthly benefit amount in the event the insured becomes disabled. This amount will be calculated to be roughly equal to your mortgage payment and can be paid to you each month for up to two years(24 months). The insured has to be disabled for at least 90 days in order to receive the monthly disability benefit. The maximum monthly benefit is the lesser of \$3,000 per month, your mortgage payment (including property tax and insurance payments), or 1.5% of the life insurance amount.

Waiver of Premium

HomeCertain also provides a Waiver of Premium Rider. If you elect this rider, HomeCertain will waive all of the monthly premiums if the insured becomes disabled. After 180 days of disability, HomeCertain will pay the monthly premium payments for as long as the insured is disabled, and refund the premium payments for the first 180 days.

HomeCertain Provides Income to Help Make Your Mortgage Payments if You Become Critically Ill

If you elect the optional Critical Illness Rider, HomeCertain can provide a lump sum payment if the insured is diagnosed with a covered critical illness.* It is suggested you purchase a rider benefit roughly equal to 12-24 months of mortgage payments. In this way, you are ensuring that there are funds available to help make mortgage payments during a potentially difficult time in your life. Rider benefit can be purchased up to 100%** of your HomeCertain face amount.

Once the illness is verified, this benefit payment would reduce the remaining death benefit by the amount paid.

HomeCertain Can Return All of Your Premiums if You Live

With the optional Money Back Rider you can receive a refund of all of your premiums (including rider premiums) at the end of your coverage term. Imagine - getting all of your money back if you don't use the benefits! You get the death benefit if you die - and the money back if you live! Any refund would be decreased by any rider benefits paid, such as disability, critical illness, unemployment, or waiver of premium. Refunds will be prorated after the end of the 6th policy year if you terminate the insurance prior to the end of the initial term period.

Additionally, with the Money Back Rider you can transfer all of the accumulated value in the rider to a new policy.

HomeCertain Provides for Accidental Death Coverage

The free HomeCertain Accidental Death Benefit Rider offers an additional death benefit of half of the HomeCertain face amount, up to \$125,000, in accidental death coverage in the event of certain accident-related deaths of the insured.

Additional coverage may be purchased,** but the total accidental death benefit may not exceed the face amount of coverage, or \$250,000, whichever is less.

HomeCertain Pays Your Premium if You Lose Your Job

HomeCertain pays your premiums if the insured loses his/her job. This benefit is a basic part of the HomeCertain income coverage. After a one-month waiting period, all premiums will be waived for up to six months if the insured becomes unemployed.

HomeCertain Can Protect Your Spouse or Another Insured as Well

Many of today's working families rely on two incomes to make the mortgage payment. With HomeCertain, you can protect two insureds with the same life insurance benefit. In the event of either death, HomeCertain pays the death benefit.

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.

HomeCertain Can Provide a Payment Method for Your Benefit even after You are Gone

HomeCertain's Ultimate Income Rider allows you to designate how the benefit will be paid. Instead of a single lump sum at your death, payments can be disbursed for years, providing steady income for your beneficiaries. The Ultimate Income Rider spreads out the benefit payments, providing your family with financial protection in three ways:

1. An initial lump sum, to be distributed upon your death that can be used to take care of immediate expenses such as medical bills and funeral costs.
2. Your choice of 5 to 25 years of dependable, monthly income to meet mortgage payments or other financial needs; and
3. A final lump sum when the income stream ends, which can be used as a financial foundation for the future.

The Ultimate Income Rider is an option with HomeCertain Level only.

And, HomeCertain Can Also Insure Your Children!

You can also insure your children through HomeCertain with the Child's Rider. This Rider provides basic life insurance protection and allows you to insure your children without the expense of additional policies.

Two Insurance Protection Options

HomeCertain offers two types of life insurance protection, level term and decreasing term. With HomeCertain Level, your coverage amount is typically equal to your initial mortgage amount. It stays level throughout the term period.

With HomeCertain Decreasing, your life insurance coverage amount decreases yearly/monthly. Also, HomeCertain Decreasing provides you with an additional feature. With HomeCertain Decreasing, your insurance amount will never be less than 50 percent of your original protection amount! That's right - even if you die during the last year of your plan's protection you will receive at least 50 percent of your original protection.

HomeCertain can be the answer to all of your life insurance needs!

*Refer to back cover for covered conditions and possible tax implications.

**Certain states only allow for a lump sum payment of up to 50%. Full rider benefits cannot exceed \$250,000.

***Not available until first quarter 2002.

†Only one disability income rider may be chosen per policyholder.

HomeCertain can protect your family by...

paying a death benefit that can be used to 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.

* Covered conditions include life-threatening cancer, 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. Individual Policy Form: FGL MLT-U (9-98); FGL MDT-U (10-98); et al. Policies are issued by Fidelity & Guaranty Life Insurance Company, Baltimore, Maryland.

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. For the exact terms and conditions, please refer to the policy.

It's Easy To Apply!

HomeCertain makes it easy to apply for this important protection. There are just a few health questions to answer, and there is generally no medical exam for insurance coverage amounts up to \$250,000.*

Information We Will Need from You**:

Your name and personal information -

The basic information you would put on most applications, like your birthday and social security number.

The name of your beneficiary -

The person(s) who will receive the benefit amount if you die.

The name of any additionally insured person -

If there is an additional insured, we need that person's name and personal information as well.

The additional benefits you have chosen -

If you have chosen additional benefits, we will need to make sure they are added to your HomeCertain application. We may need additional information depending upon the rider(s) you choose. For instance, if you've chosen the Critical Illness Rider, we will need to know the benefit amount. For certain riders, you may need to complete a supplemental application. Unless otherwise noted, rider coverages require additional premium.

Answers to a few basic health questions -

There are several yes and no questions that cover basic health topics.

Method of premium payment -

This is where you tell us how you want to pay your HomeCertain insurance premium, the premium that protects you and your family for years to come. Fidelity and Guaranty Life offers a choice of payment modes. Note that payment modes other than annual result in higher premiums paid.

That's it! Just a few minutes guarantees years of peace of mind. Apply today for HomeCertain to protect your family tomorrow.

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.

*Issuance of HomeCertain depends upon answers to health questions on the application. Underwriting requirements apply only to applicants who have secured a mortgage loan during the 13-month period prior to the submission of the HomeCertain application.

**Please review and make sure you understand all of the information you are providing to us. Issuance of HomeCertain depends upon the accuracy of the information you provide.

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 member of the Old Mutual group of companies. Founded in 1845, Old Mutual 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 their network of established 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, e-mail 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.



Individual Policy Form: FGLMLT-U (9-98); FGLMDT-U (10-98); et al.

Certificate Form: FGLMLT-U-C (9-98); FGLMDT-U-C (10-98); et al.

Terms and conditions are set forth in group policy, issued to the Trustee of the Fidelity and Guaranty Life Group Insurance Trust, Wilmington, Delaware. It is subject to the laws of the state in which it is issued. A certificate will be issued to each owner.

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

Unless otherwise noted, optional rider coverages require the payment of additional premium.

This is not a contract and descriptions of policy provisions are only partial and are intended solely as a brief description. For complete details, please review the contract. Certain conditions, restrictions and state variations may apply.

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

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.