



HomeCertainSM

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

Critical Illness Rider

FIDELITY AND GUARANTY LIFE INSURANCE COMPANY

ADLF 3078 (05-2000)

TX Rev. 09-2003

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 a group or individual basis as determined by state approval.

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 the Group Policy Number: FGL MLT-U-P (9-98); FGLMDT-U-P (10-98); et al, 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 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, MD.

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.

Why Should I Consider A Critical Illness Rider?

That's simple – because critical illness can happen. Just look at the statistics:

- **1,268,000 new cases of cancer are expected to be diagnosed in the United States in the year 2001¹**
- **Every 29 seconds, an American will suffer a heart attack²**
- **Every 53 seconds, someone in the United States suffers a stroke³**
- **Every 18 minutes, a new name is added to the national list of organ transplants⁴**
- **On average, there are 11,000 new spinal cord injuries each year⁵**

¹American Cancer Society, October 2001

²American Heart Association, October 2001

³American Stroke Association, October 2001

⁴New York Organ Donor Network, October 2001

⁵American Paralysis Association, October 2001

These statistics are alarming, but with today's medical advances, many people survive such afflictions for years.

The question then arises, "How will I pay my mortgage if I become critically ill?"

Let the immediate availability of funds from **HomeCertain'sSM Critical Illness Rider*** help. If the insured is diagnosed with a critical illness, this rider provides for a lump sum payment of up to 100%* of the HomeCertain face amount. We suggest purchasing a benefit equal to 12-24 months of mortgage payments. In this way, you are ensuring that there are funds available to help you make mortgage payments during a potentially difficult time in your life.

Let's take a closer look:

What critical illnesses are covered under this rider?

- Heart attack
- Life-threatening cancer
- Stroke
- Renal failure
- Major organ transplants
- Paralysis
- Blindness
- Loss of 2 or more limbs

For more complete definitions on these conditions, please ask your agent and/or review the policy.

How does this rider work?

This rider provides for payment of an accelerated death benefit during the lifetime of the insured and while the life insurance and this rider are in effect. Upon payment of the benefit, the rider coverage will terminate and no further rider benefits will be paid.

Note: The Critical Illness Rider coverage applies only to the primary insured.

How do I request coverage under this rider when I need it?

We require a written request for the accelerated benefit and satisfactory proof that the insured has a covered critical illness.

Are there any limitations or exclusions?

The covered illness must first manifest itself on or after the 90th day following the effective date of this rider, except in the case of life threatening cancer where the condition must first manifest itself 60 days after the effective date. If any of the covered illnesses are the result of an accident, the benefit will be covered as of the date of the accident.

Certain exclusions also apply - see your agent and/or the policy for details.

Is an additional premium required?

An affordable additional premium is required for this critical illness rider. Ask your agent for details.

What will my policy's cash value be if I activate this rider?

Payment of the accelerated benefit does not terminate the base life insurance policy, but the face amount in effect and any cash value will be reduced in the same proportion that the accelerated benefit bears to the face amount. Premiums will be reduced to reflect the reduced face amount.

In addition, we will reduce the monthly amount payable under any rider that provides benefits for disability.

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

**Full rider benefits cannot exceed \$250,000.

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.



OLD MUTUAL
FINANCIAL NETWORK

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.