

Saver's Select Term Agent Highlights

Saver's Select is a term life insurance product with a level death benefit. The advantages of Saver's Select are 1) liberal preferred underwriting with return of premium; 2) age last birthday and 3) excellent tobacco rates.

TERM PERIODS:

15, 20 and 30 Year

ISSUE AGES: (AGE LAST BIRTHDAY)

(Premiums guaranteed for 10 years)

15-year: 18 – 70

20-year: 18 – 70

30-year: 18 – 65

(Premiums guaranteed for full term)

15-year: 18 – 60

20-year: 18 – 55

30-year: 18 – 45

MINIMUM FACE AMOUNT:

\$150,000 ages 18 – 59

\$100,000 ages 60 – 70

PREMIUM CLASS:

- Preferred Nontobacco
(no tobacco use last 2 years)
- Nontobacco
(no tobacco use last 1 year)
- Preferred Tobacco
- Tobacco

RIDERS*:

Return of Premium

Extended Premium Guarantee

Other Insured

Disability Income

Ultimate Income

Waiver of Premium

Children's Level Term

Accelerated Benefit

RENEWABLE:

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

CONVERTIBLE:

Convertible on or before the 10th policy anniversary.
Conversion available to a permanent life policy.

PREMIUM MODES:

Annual

Semi-Annual (annual x .51)

Quarterly (annual x .26)

Monthly Bank Draft (annual x .09)

POLICY FEE:

\$60 annually, fully commissionable. No additional fee for up to 3 additional insureds

UNDERWRITING REQUIREMENTS:

See Saver's Select Term underwriting guidelines.

FORMS REQUIRED FOR SUBMISSION**:

Fidelity and Guaranty Life application

HIPPA form

Fidelity and Guaranty Life HIV Form

Replacement form (if necessary)

Applicable supplemental questionnaire forms

RATES:

Software available on **SalesLink**.

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

Individual Policy Form Number: FGL RTRC2 (5-96); et al.

Group Master Contract Form Number: FGL RTRC-MC (12-99)
Certificate Form Number: FGL RTRC-C (12-99); et al.

Terms and conditions are set forth in group policy, issued to the Trustee of the F&G 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 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. Certain conditions, restrictions and state variations may apply.

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 Saver's Select Term 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.